

2021

MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT

MISSOURI DEPARTMENT OF COMMERCE & INSURANCE

STATISTIC SECTION
JULY 2022



DCI

Missouri Department of Commerce & Insurance

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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Commerce and Insurance (DCI). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DCI makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by insurers and self-insured hospitals.

Additional information is derived from the Missouri “supplement to the annual statement” (see <http://insurance.mo.gov/reports/suppdata>). These data contain information about market segment, volume of business, market share, losses and expenses.

Format of Report

Historically, the DCI data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may have multiple insurance coverages implicated in a single claim (for example, basic and excess policies), and each coverage counted as a single claim. For purposes of this report, all individual claims are aggregated for each plaintiff / injured party, as well as for each health care provider implicated in a liability action.

The scenario in the following table illustrates how a single legal action spawns 6 claims, even though there are only three defendants. As aggregation on a *per claimant* and a *per defendant* basis is much more meaningful than the traditional *per claim* aggregation, the latter has been dropped from the report. Individuals interested in the traditional claim counts should contact the department.

Comparison of Claimant, Defendant and Claim					
Claimant	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physician's excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
Total	1		3		6

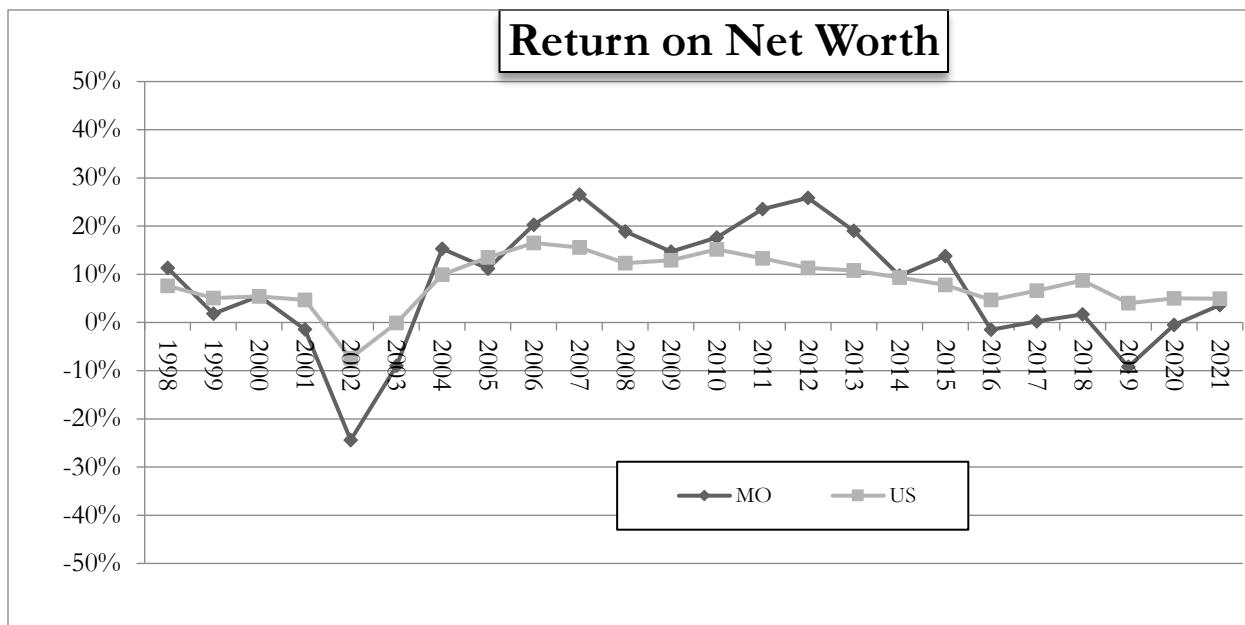
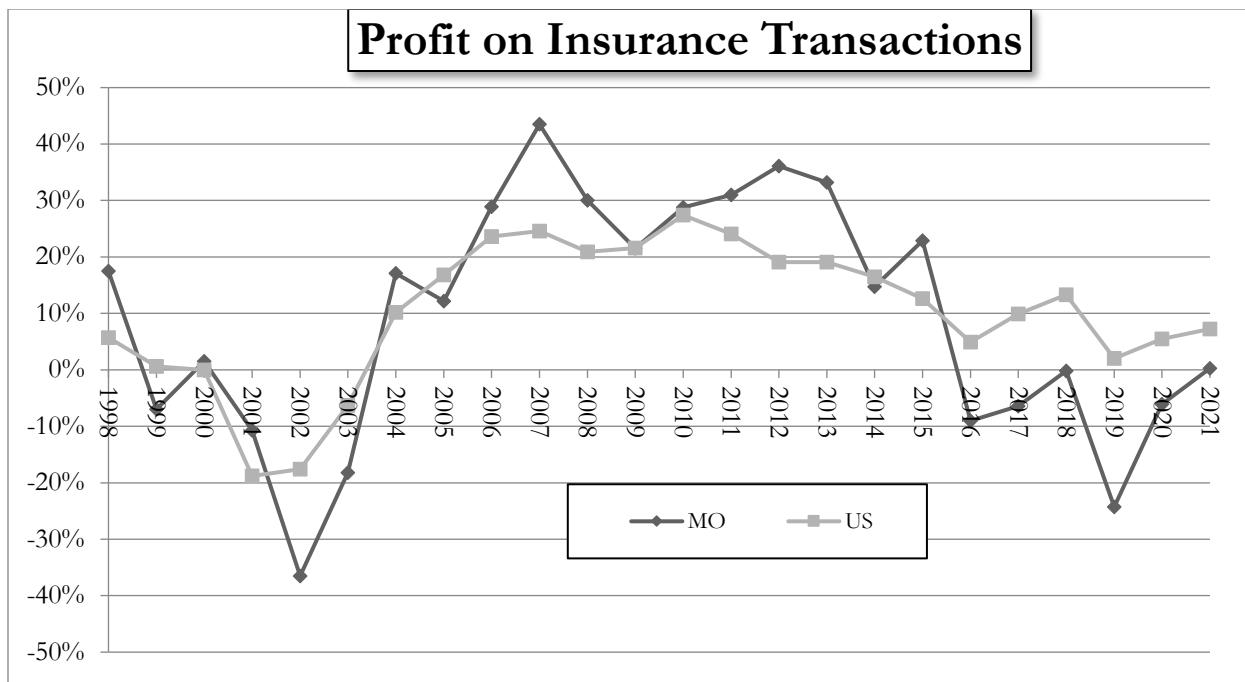
Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropodists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** In 2016, medical professional liability insurers returned a loss in Missouri for the first time since 2003. In each subsequent year, underwriting results remained negative, though additional revenue such as investment income help defray underwriting losses. By 2021, insurers in MO were able to attain modest profits. Nationally, profitability has also been trending downward in recent years.

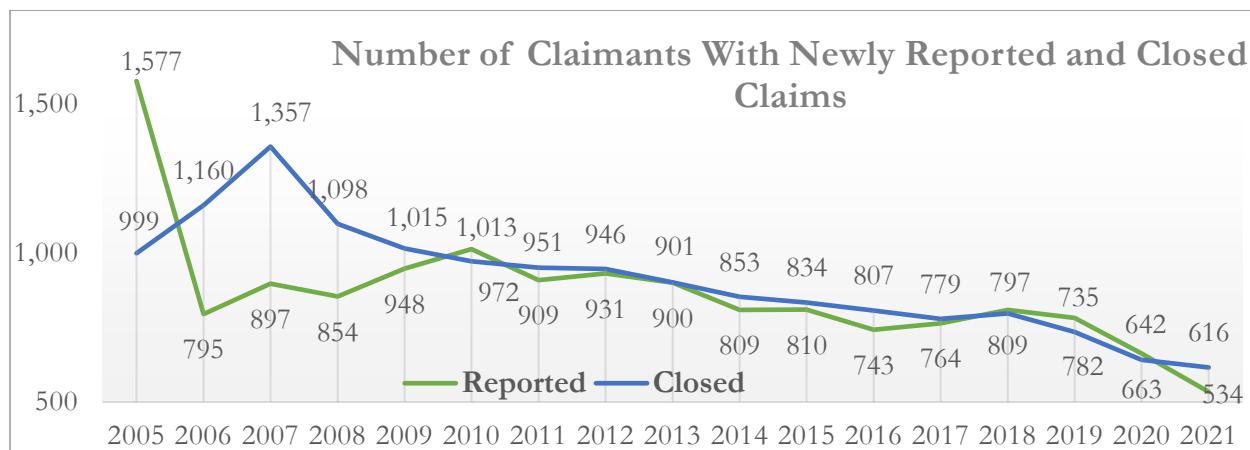
Incurred claims increased significantly between 2017 and 2019, rising from \$79.7 to \$119 million in 2019 as well as in 2021. Defense and adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 29.7 percent of premium (page 6).



Source: NAIC Profitability Report, 1998-2020. 2021 estimates were produced by DCI using the NAIC profitability formula.

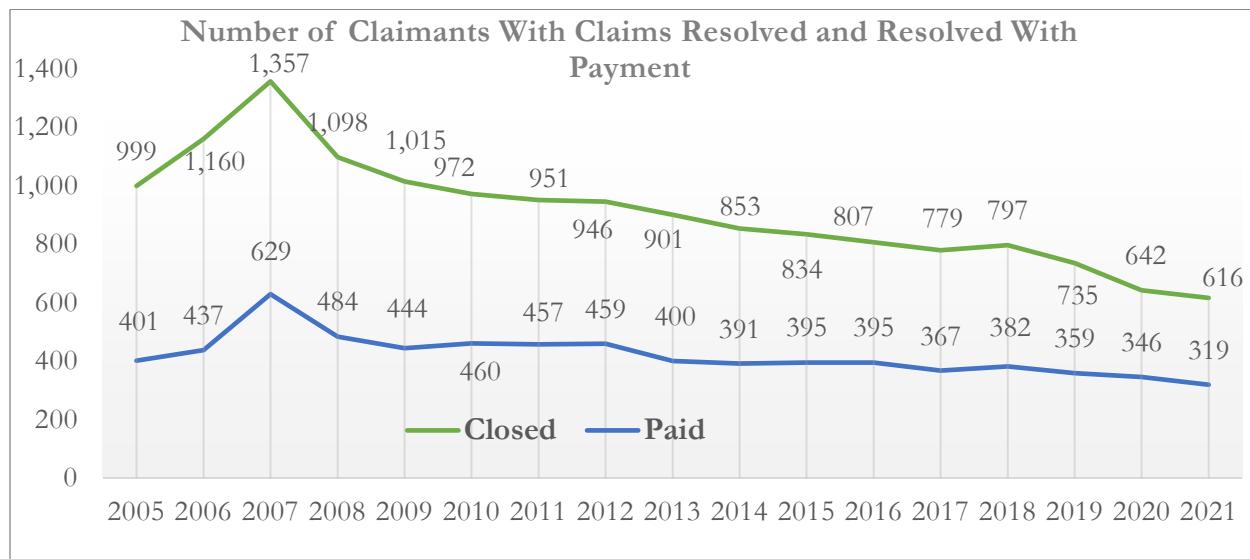
New Incidents Reported and Claims Closed

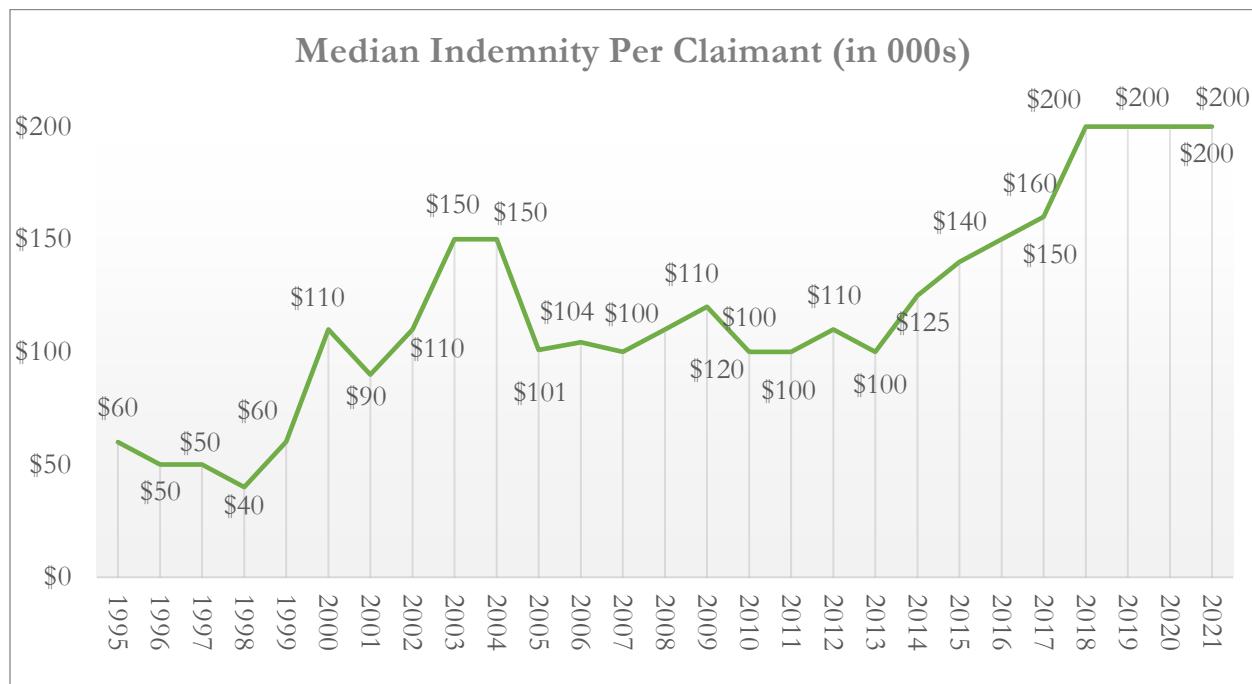
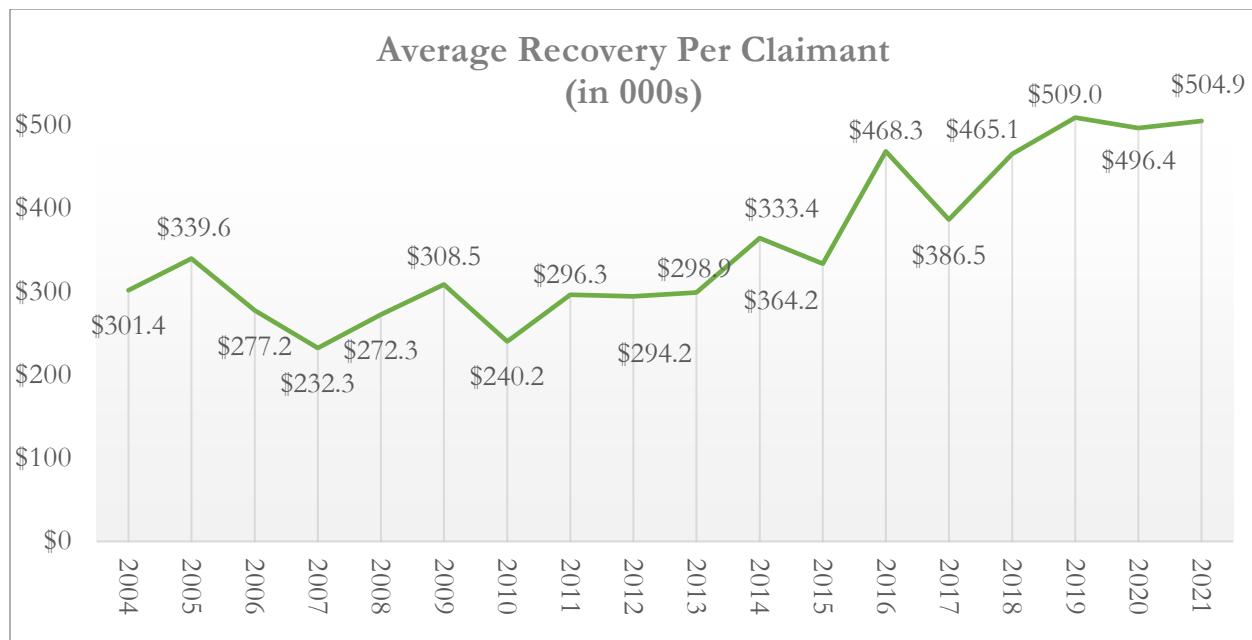
- After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims (a direct result of legal changes implemented in that year), the number of claims reported has declined substantially in recent years, and by 2021 stood at 534.

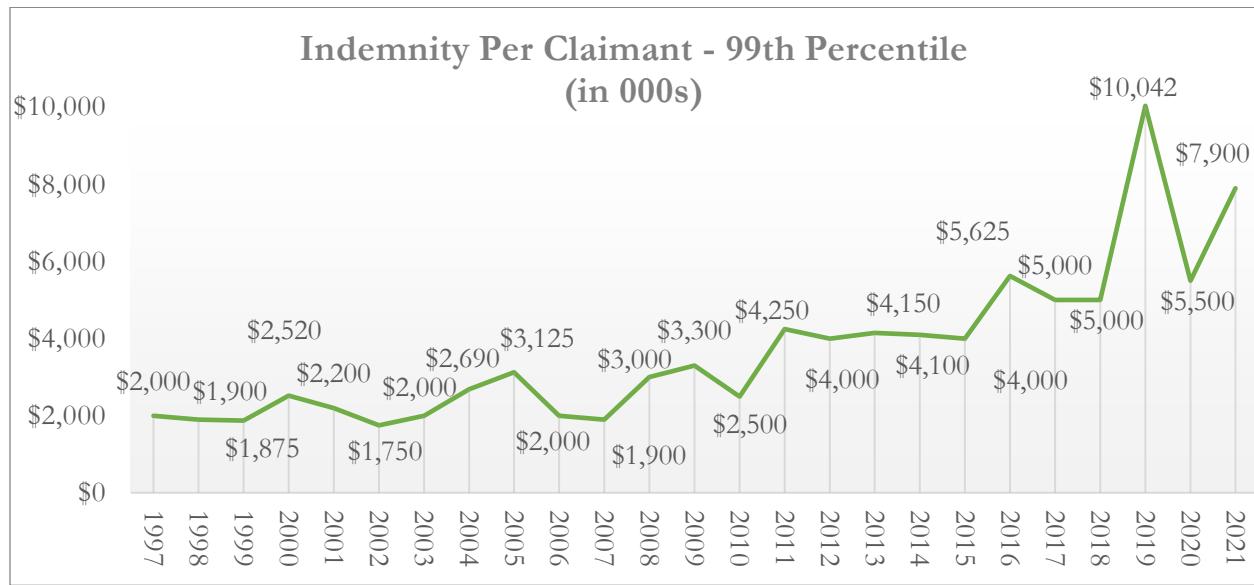
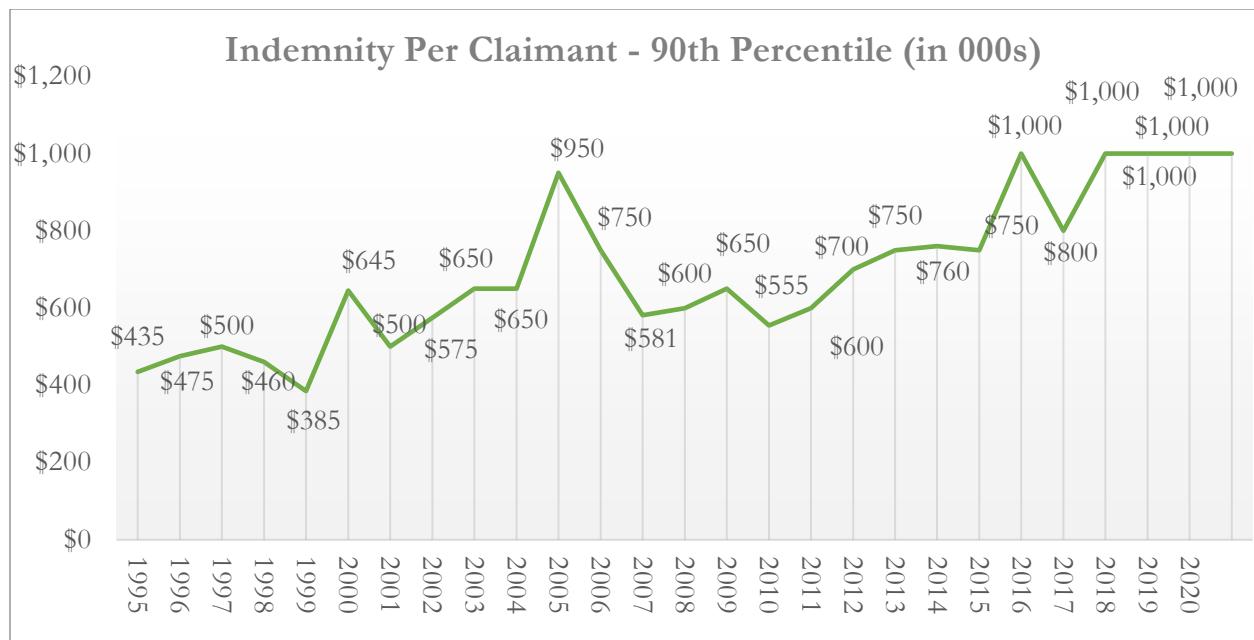


- After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. However, the average award per claimant has steadily increased over the past decade, fluctuating near \$500,000 during each of the last three years.

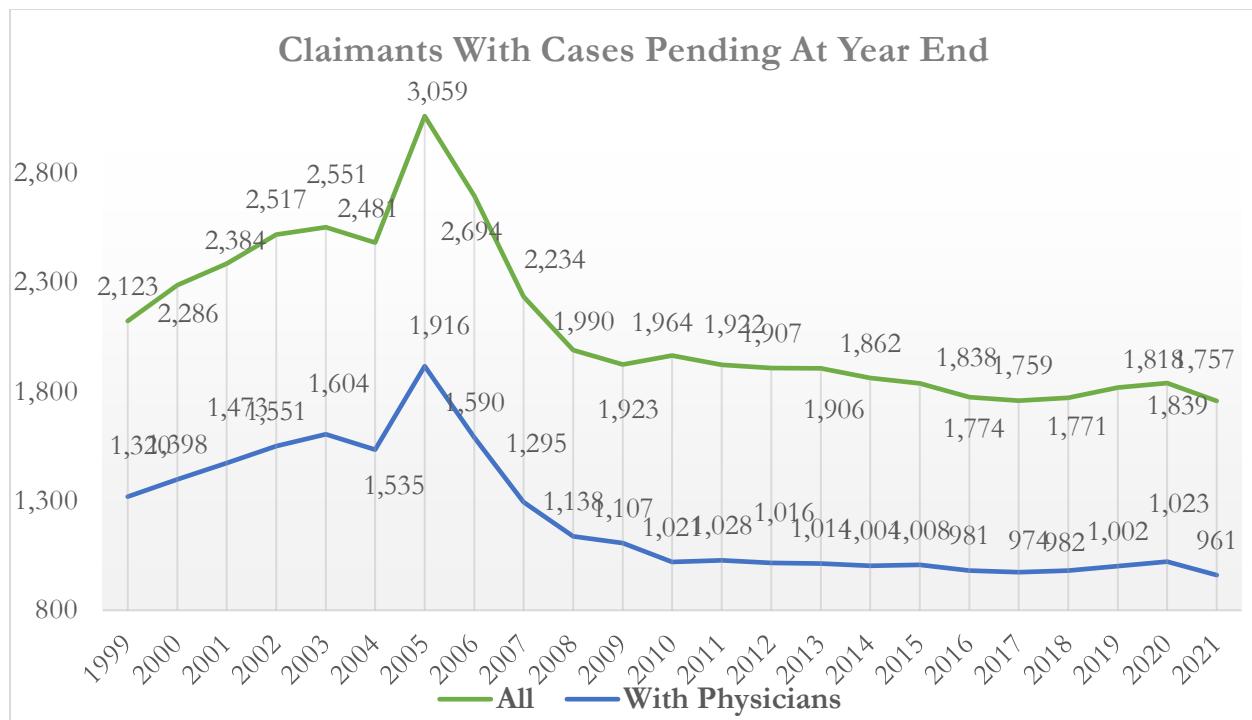
The median amount received by each claimant remained at \$200,000 over the past four years. In 2020, recoveries at the 90th and 99th percentiles were \$1 million and \$7.9 million respectively.







- The number of claimants with pending actions at the end of a year has declined substantially since 2005, reaching historic lows.



Factors Impacting the Price of Medical Professional Liability Insurance

Many factors affect the cost of claims. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs, both of which have tended to increase more rapidly than the general rate of inflation.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and possible emerging new trends are too recent to provide a credible basis for projections. For example, several significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be "stacked" across defendants or applied separately to each discrete act of malpractice from a single individual (**Scott vs. SSM Healthcare**). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to total recovery from all defendants party to a single liability action. More recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial

(Watts vs. Cox). In 2015, the MO legislature enacted new caps. For more minor injuries, caps were set at \$400,000. Injuries defined as catastrophic were subject to a higher cap of \$700,000. Both caps are annually adjusted by a constant rate of 1.7 percent. For 2020, the caps stood at \$435,176 and \$761,558.

Nature and Substance of Allegations and Health Outcomes

Allegation and health outcome data are derived from the narrative of events alleged to have caused an injury that are submitted with each claim form. Narratives are coded according to taxonomies developed by the DCI. Every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central. For example, if an individual received an unintentional cut during surgery, which subsequently led to an undiagnosed infection, the case would be coded as “cut, puncture or tear during surgery.” To date, the DCI has coded nearly 17,000 medical professional liability actions extending back to 2005. Data included in this report extend this mid-year 2021.

Following the categories of the National Practitioner Data Bank (NPDB), allegations are grouped into the following eight categories:

Category	Adverse Outcomes by Medical Category Closed Occurrences, 2004-2021		
	Claimants		Total Indemnity
	Claimants	With Payment	
Diagnosis	17.8%	18.1%	25.9%
Anesthesia	2.0%	1.7%	1.7%
Surgery	30.8%	29.1%	28.8%
Medication	8.4%	8.2%	5.2%
IV & Blood Products	1.5%	1.8%	1.1%
Pregnancy & childbirth	5.9%	6.5%	16.8%
Treatment	18.0%	18.4%	13.7%
Other / miscellaneous	15.6%	16.3%	6.7%
Total	100%	100%	100.0%

Across all categories, just a few general types of allegations accounted for more than 90 percent of cases. Interestingly, injuries unrelated to medical treatment were among the largest sources of claims. Since 2005, 1,962 claimants sought compensation for falls on hospital grounds, assaults from medical staff or other patients, and injuries during transport, among other causes. While such injuries have a comparatively lower level of compensation than do other types of injuries, over the period 2005-2021, insurers paid out nearly \$183 million as a result of such claims. Pregnancy and birth-related claims accounted for 6 percent of all claims, but nearly 17 percent of total claim payments. Injuries sustained during surgery or non-surgical treatment also account for a high volume of cases. Among this class of injuries, the most common was *unintentional cut, tear or burn* during the procedure

(1,703 cases). Additional types of injuries of this class include cardiovascular side-effects of treatment, such as heart attack, stroke, or embolism; or respiratory side-effect (763 cases), and an assortment of other types of alleged injuries, among which hospital acquired infections are prominent (1,384).

This category excludes other specific types of injuries, such as retained surgical materials (364 cases), and surgeries or other procedures performed on the wrong patient or the wrong body part (159 cases). Claims involving misdiagnoses and other diagnostic issues (excluding physical injuries incurred during a diagnostic test) accounted for 2,892 cases and \$593 million in payments since 2005.

The following tables include only the broadest classifications of alleged medical errors. Much more detailed tables are included in the body of the report.

Top 20 Most Common Allegation Categories Medical Professional Liability Closed Claims, 2005-2021				
Allegation Type	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Diagnostic Errors	3,023	1,449	\$509,584	6.4
Non-medical care injuries (falls, etc)	2,056	1,224	\$149,790	5.3
Cut, puncture or tear during procedure	1,703	870	\$309,520	5.2
Post-treatment infection	1,384	611	\$286,903	6.0
Pregnancy & Childbirth	1,003	517	\$923,875	6.9
Inefficacious treatment	888	317	\$297,774	4.9
Adverse reaction to correct medication and dose	814	239	\$333,716	5.2
Cardiovascular / respiratory complication of	763	397	\$583,753	7.2
Improper use of equipment / equipment failure	754	323	\$256,046	4.8
Medication Error	746	518	\$203,562	4.6
Other physical trauma from treatment	708	264	\$317,583	4.4
Denial of care / patient abandonment	492	63	\$301,413	3.6
Foreign body retained	389	220	\$118,225	3.9
Ethical / legal misconduct	372	155	\$115,227	1.2
Nonadministration of necessary care	245	116	\$347,612	6.3
Informed consent / unnecessary procedure	233	79	\$238,223	4.2
Other problem with surgical site	193	84	\$435,360	4.8
Wrong patient / body part	164	119	\$302,540	4.4
Communication failure	62	16	\$245,313	6.0
Delay in treatment	74	36	\$414,323	6.9
Total Top 20	15,992	7,581	\$358,837	5.5

*Many patient abandonment cases arise from the incarcerated population, and involve allegations of civil rights violations and deliberate denial of necessary medical care.

Among all diagnostic-related cases (most commonly misdiagnoses or failure to diagnose), most involved cancers of various forms (699 cases), of which the most common was breast cancer (143 cases). This category was followed by heart conditions (274 cases), fractures (219 cases), digestive disorder (209 cases) and strokes (198 cases) comprising the top 5. Diagnosing a healthy patient with a condition was the 7th most common diagnostic error, with 87 cases during the period.

Diagnostic-Related Claims, 2005-2021 By Medical Condition					
Infectious / Non-infectious Condition Indicator	Medical Condition	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
NI	All Cancer	699	333	\$431,793	7.1
NI	Heart Condition	274	155	\$474,326	7.9
NI	Fracture	219	73	\$138,822	3.8
NI	Digestive disorders	209	97	\$400,635	5.7
NI	Stroke	198	100	\$537,595	7.1
NI	Embolism/ thrombosis	129	76	\$383,619	7.3
NI	Healthy patient misdiagnosed with condition	87	37	\$377,211	3.5
NI	Traumatic injury to internal organs	77	38	\$368,934	7.1
NI	Hematoma / aneurysm	76	44	\$564,622	8.1
NI	Spine / spinal cord disorder	71	29	\$1,276,080	6.0
I	Respiratory infections	67	35	\$328,529	7.3
I	Meningitis, encephalitis, and inflammatory	60	41	\$1,610,441	7.7
NI	Traumatic injury to spine	53	24	\$924,035	5.8
NI	Injury to tendons or muscle	48	13	\$191,294	5.9
NI	Diseases of the genitourinary system	38	20	\$479,542	5.8
NI	Diseases of the reproductive system	38	16	\$216,641	5.1
NI	Musculoskeletal disorder - excluding spine	33	9	\$1,382,222	4.0
NI	Visual condition	32	19	\$485,628	5.8
NI	Endocrine, nutritional, and metabolic	26	16	\$956,208	7.6
Top 20 Diagnostic Conditions		2,434	1,175	\$503,198	6.5
All Diagnostic Allegations		2,790	1,347	\$511,135	6.5

Additional tables display data on the most common initial conditions ultimately leading to a claim.

Patient Outcomes

The final tables in Section VIII display data on health outcomes attributable to an alleged error. As would be expected, the most severe injuries are associated with the highest payouts. The following table includes all outcomes for which the average indemnity amount exceeded \$500,000. Almost all injuries in this category entail significant life-long impairment, such as significant neurological or spinal injury, loss of limb(s) or organ function, or loss of vision or hearing.

Medical Outcomes, 2005-2021 With Average Payment > \$500,000			
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment
Other cognitive or neurological deficit	613	337	\$1,264,334
Amputation of one limb	180	100	\$543,694
Stroke	156	83	\$733,783
Paraplegia	129	81	\$1,430,189
Contraction of septic condition	74	39	\$606,646
Cerebral palsy	69	52	\$2,054,959
Quadriplegia	50	36	\$2,038,458
Full loss of vision	49	27	\$790,764
Amputation of hands/feet	36	14	\$511,372
Loss of organ	32	21	\$676,994
Hemiplegia	22	11	\$1,218,182
Cauda equine syndrome	17	10	\$620,752
Progression of meningitis	15	10	\$3,707,800
Contraction of meningitis	15	5	\$826,000
Amputation of two or more limbs	13	7	\$559,769
Coma	11	5	\$930,000
Full loss of hearing	2	2	\$1,037,500
Wrong site surgery	2	1	\$1,000,000
Total	1,485	841	\$1,160,864

Generally, average indemnity closely follows the severity of injury attributable to an alleged medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical

injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DCI by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical judgment when interpreting the data displayed in the allegation tables.

New to This Report

The term “never event” was introduced in 2001 by the National Quality Forum (NQF). Categories of “never events” were later developed in conjunction with the Centers for Medicare and Medicaid Services (CMS). In general, such events are defined as unambiguous, readily quantifiable, and preventable. The occurrence of a never event is indicative of a lapse in expected standards of care or a failure of procedures. The list of never events was expanded in 2011, and includes serious events such as wrong site surgery, surgery on the wrong patient, medication errors, falls, and acts of self-harm among others.

In 2016, the DCI began coding medial liability claims data according to never event criteria, based on the narratives submitted by insurers with each claim. Due to limitations of the data (as well as the medical expertise of DCI analysts), such events are divided into “never events” when strict definitional criteria can be reasonably be assessed by the information provided, and “never event-type occurrences” when data are indeterminate with respect to such criteria, or when health outcomes do not meet the injury-severity thresholds required for a strict “never event.”

Never Event Type Occurrences, Claims Closed 2016-2021									
		Never events that include assessment of injury severity where applicable				Never event type occurrence without reference to injury severity			
Event description	Definition includes injury severity	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment
		Surgical Events							
Wrong body part	N	142	103	\$25,730,926	\$249,815	142	103	\$25,730,926	\$249,815
Wrong patient	N	9	7	\$1,087,000	\$155,286	9	7	\$1,087,000	\$155,286
Wrong procedure	N	5	5	\$342,500	\$68,500	5	5	\$342,500	\$68,500
Foreign object retained	N	408	228	\$28,093,067	\$123,215	411	229	\$28,123,067	\$122,808
Injuries from Improper Use of Devices / Device Malfunction									
Contaminated drugs, devices or	Y	5	4	\$2,775,000	\$693,750	15	7	\$2,905,000	\$415,000
Device misuse/malfunction	Y	78	64	\$27,760,085	\$433,751	122	93	\$30,792,194	\$331,099
Air embolism	Y	28	21	\$10,756,201	\$512,200	28	21	\$10,756,201	\$512,200
Patient Protection Events									
Discharge of incompetent person	N	22	10	\$1,874,875	\$187,488	22	10	\$1,874,875	\$187,488
Patient Elopement	Y	15	14	\$5,373,155	\$383,797	16	14	\$5,373,155	\$383,797
Suicide / self-harm	Y	60	32	\$9,364,167	\$292,630	61	32	\$9,364,167	\$292,630
Care Management Events									
Medication error	Y	286	201	\$65,919,134	\$327,956	623	415	\$71,142,573	\$171,428
Administration of blood products	Y	13	10	\$7,112,000	\$711,200	13	10	\$7,112,000	\$711,200
Maternal death of healthy patient	Y	2	1	\$1,050,000	\$1,050,000	3	2	\$1,058,000	\$529,000
Death of neonate in low risk pregnancy	Y	1	.	\$0	.	678	361	\$413,598,356	\$1,145,702
Wrong donor sperm or egg	N	1	.	\$0	.	1	.	\$0	.
Falls	Y	772	477	\$80,533,346	\$168,833	1,171	685	\$96,249,212	\$140,510
Pressure ulcers	Y	430	239	\$59,969,470	\$250,918	514	272	\$62,887,970	\$231,206
Loss of biological specimen	Y	.	.	.	.	13	10	\$447,748	\$44,775
Follow-up on test results	Y	51	34	\$15,931,449	\$468,572	60	37	\$13,187,449	\$356,418

Never Event Type Occurrences, Claims Closed 2016-2021									
		Never events that include assessment of injury severity where applicable				Never event type occurrence without reference to injury severity			
Event description	Definition includes injury severity	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment
Environmental Events									
Electric shock	Y	1	1	\$650,000	\$650,000	2	2	\$660,000	\$330,000
Problem with oxygen or other gas	Y	7	7	\$2,080,000	\$297,143	7	7	\$2,080,000	\$297,143
Burns	Y	25	16	\$1,710,295	\$106,893	74	56	\$3,270,176	\$58,396
Injury from restraints / bedrail	Y	4	4	\$1,541,365	\$385,341	4	4	\$1,541,365	\$385,341
Radiological Events									
Metallic object in MRI	Y	5	4	\$468,077	\$117,019	7	5	\$476,827	\$95,365
Criminal Events									
Sexual abuse/assault	N	87	42	\$6,679,410	\$159,034	87	42	\$6,679,410	\$159,034
Other Assault	Y	4	3	\$587,499	\$195,833	18	13	\$2,174,499	\$167,269

Other never events excluded:

1. Intraoperative /postoperative death in an American Society of Anesthesiologists Class 1 patient – records are generally lacking in detail to determine class of patient. This event is therefore excluded entirely.
2. Care ordered by someone impersonating a health care provider – there are no instances of this type of event in the medical liability records
3. Death or serious injury of a neonate in a low-risk pregnancy – Since details of claims are almost always insufficient to identify a “low-risk pregnancy,” all deaths or serious injuries are classed as “never event-type occurrences” rather than “never events.”

Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

Premium Written vs. Premium Earned

Premium Written: The cost of coverage for the full policy term, reported as of December 31st of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

Premium Earned: The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

Paid Losses vs. Incurred Losses

Paid Losses: The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical professional liability, paid losses may correspond to claims that were first opened perhaps many years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

Incurred Losses: Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on pending claims. Incurred losses include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won’t be known with certainty until many years in the future, when all pending claims are closed.

Components of Profitability

Loss Ratio: The ratio of incurred losses to earned premium.

Loss adjustment expenses: Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical liability insurance, and in some years exceeds even the amount of indemnity going to claimants.

Other Expenses: Other expenses consist of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses: This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical professional liability insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for insurers.

Profitability: Insurers are required to annually file a financial statement. This statement contains a “state page,” on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2010 are reproduced in this report. The 2011 figure was calculated by the DCI in accordance with the NAIC formula.

Claimants with Claims Reported: The number of claimants that have initiated a claim with insurers during a year, plus prior claims that are reopened. For claimants with multiple claims, the case is considered opened only for the year the initial claim is filed.

Claimants with Cases Closed: The number of cases brought to final settlement during the course of a year. A case is considered closed during the year that the final claim is concluded.

Claimants Receiving a Payment: For closed cases, the number of claimants that received an indemnity payment.

Claimants with Pending Actions: Total number of claimants with at least one claim unresolved at year end, regardless of when the claim was first reported.

Average Indemnity: The average amount paid either to claimants (total claim indemnity / total number of claimants) or the average paid on behalf of defendants (total indemnity / total number of defendants). Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

Section I

Historical Trends

This section contains graphs depicting trends in professional medical liability insurance for:

- All medical providers combined
- Claims involving at least one physician & surgeon
- Claims involving at least one hospital

The tables and graphs are further categorized by:

Market Trends

- Licensed and non-admitted premium
- Analysis of carriers
- Profitability
- Historical premium and losses
- Missouri loss ratios
- Number of medical professional liability writers in Missouri

Frequency and Severity

- Number of new claims reported to insurers
- Average injury severity of new claims reported to insurers
- Number of closed claims
- Average injury severity of closed claims
- Average indemnity of closed claims
- Average loss adjustment expense of closed claims
- Claim by county of jurisdiction

Claim Disposition

- Number of months for paid claims from incident to disposition
- Number of months by injury severity from incident to disposition

Licensed and Non-Admitted Market, 2006-2020					
Year	Market Segment	Premium Written	Market Share	Premium Earned	Market Share
2007	Licensed	\$169,414,624	78.2%	\$173,194,677	78.2%
	Non-Admitted	\$47,184,656	21.8%	\$48,402,085	21.8%
	Total	\$216,599,280	100.0%	\$221,596,762	100.0%
2008	Licensed	\$164,271,453	79.4%	\$167,194,346	79.4%
	Non-Admitted	\$42,535,711	20.6%	\$43,249,094	20.6%
	Total	\$206,807,164	100.0%	\$210,443,440	100.0%
2009	Licensed	\$155,867,385	76.9%	\$159,184,440	78.4%
	Non-Admitted	\$46,890,108	23.1%	\$43,878,085	21.6%
	Total	\$202,757,493	100.0%	\$203,062,525	100.0%
2010	Licensed	\$145,448,052	76.2%	\$145,359,818	75.8%
	Non-Admitted	\$45,522,402	23.8%	\$46,431,961	24.2%
	Total	\$190,970,454	100.0%	\$191,791,779	100.0%
2011	Licensed	\$138,335,771	78.4%	\$142,554,798	76.6%
	Non-Admitted	\$38,175,180	21.6%	\$43,605,934	23.4%
	Total	\$176,510,951	100.0%	\$186,160,732	100.0%
2012	Licensed	\$129,221,773	80.1%	\$131,620,895	79.9%
	Non-Admitted	\$32,177,497	19.9%	\$33,151,848	20.1%
	Total	\$161,399,270	100.0%	\$164,772,743	100.0%
2013	Licensed	\$120,659,064	76.0%	\$126,106,473	74.3%
	Non-Admitted	\$38,175,180	24.0%	\$43,605,934	25.7%
	Total	\$158,834,244	100.0%	\$169,712,407	100.0%
2014	Licensed	\$118,842,690	82.3%	\$117,910,519	81.3%
	Non-Admitted	\$25,598,079	17.7%	\$27,033,167	18.7%
	Total	\$144,440,769	100.0%	\$144,943,686	100.0%
2015	Licensed	\$114,306,152	80.6%	\$116,671,496	81.3%
	Non-Admitted	\$27,473,479	19.4%	\$26,804,992	18.7%
	Total	\$141,779,631	100.0%	\$143,476,488	100.0%
2016	Licensed	\$113,635,101	79.4%	\$113,264,712	79.6%
	Non-Admitted	\$29,570,516	20.6%	\$29,074,675	20.4%
	Total	\$143,205,617	100.0%	\$142,339,387	100.0%
2017	Licensed	\$110,581,910	78.3%	\$109,178,708	79.5%
	Non-Admitted	\$30,612,399	21.7%	\$28,171,922	20.5%
	Total	\$141,194,309	100.0%	\$137,350,630	100.0%
2018	Licensed	\$110,447,806	76.06%	\$111,473,769	77.81%
	Non-Admitted	\$34,757,355	23.94%	\$31,787,993	22.19%
	Total	\$145,205,161	100.0%	\$143,261,762	100.0%
2019	Licensed	\$116,288,335	75.0%	\$111,015,274	74.0%
	Non-Admitted	\$38,873,062	25.1%	\$38,947,721	26.0%
	Total	\$155,161,397	100.0%	\$149,962,995	100.0%
2020	Licensed	\$120,266,764	71.9%	\$117,302,435	72.6%
	Non-Admitted	\$46,891,578	28.1%	\$44,216,583	27.4%
	Total	\$167,158,342	100%	\$161,519,018	100%
2021	Licensed	\$131,762,052	81.0%	\$130,596,282	80.8%
	Non-Admitted	\$30,839,195	19.0%	\$31,077,301	19.2%
	Total	\$162,601,247	100.0%	\$161,673,583	100.0%

2021 Market Share, All Companies With > 0.1% Market Share					
Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written	Market Share	Company	Premium Written	Market Share
Missouri Hospital Plan	\$36,442,975	22.41%	National Fire & Marine Insurance	\$2,906,731	1.79%
Medical Protective Company	\$17,496,729	10.76%	Columbia Casualty Company	\$2,152,625	1.32%
Medical Liability Alliance	\$16,354,550	10.06%	Caring Communities, A Reciprocal Risk	\$2,149,205	1.32%
Norcal Insurance Company	\$10,165,476	6.25%	Illinois Union Insurance Company	\$1,783,822	1.10%
Proassurance Indemnity Company Inc	\$8,487,141	5.22%	Saint Lukes Health System Risk	\$1,587,850	0.98%
Doctors Company An Interins	\$7,182,414	4.42%	Steadfast Insurance Company	\$1,350,124	0.83%
Mmic Insurance Inc	\$5,451,718	3.35%	Health Care Industry Liability Reciprocal	\$1,344,510	0.83%
Keystone Mutual Insurance Company	\$3,609,751	2.22%	Lexington Insurance Company	\$1,171,031	0.72%
Missouri Doctors Mutual Insurance	\$3,090,884	1.90%	Endurance American Specialty	\$1,161,809	0.71%
American Casualty Company Of	\$2,933,497	1.80%	Ironshore Specialty Insurance Company	\$1,062,739	0.65%
Ismie Mutual Insurance Company	\$2,609,497	1.60%	Ophthalmic Mutual Insurance Company	\$1,028,392	0.63%
Health Care Indemnity Inc	\$1,859,836	1.14%	The Mutual Risk Retention Group, Inc.	\$993,031	0.61%
Ncmic Insurance Company	\$1,692,609	1.04%	Evanston Insurance Company	\$987,951	0.61%
Preferred Physicians Medical Risk	\$1,643,970	1.01%	National Guardian Risk Retention	\$917,963	0.56%
Physicians Insurance Mutual	\$1,527,670	0.94%	Capson Physicians Insurance Company	\$852,955	0.52%
Mag Mutual Insurance Company	\$1,478,684	0.91%	Homeland Insurance Company Of New	\$826,772	0.51%
Professional Solutions Insurance	\$1,222,118	0.75%	Oms National Insurance Company, Risk	\$782,330	0.48%
Liberty Insurance Underwriters Inc	\$934,086	0.57%	Landmark American Insurance	\$686,200	0.42%
Pharmacists Mutual Insurance Company	\$926,184	0.57%	Starstone Specialty Insurance Company	\$660,430	0.41%
Proselect Insurance Company	\$848,865	0.52%	Admiral Insurance Company	\$644,629	0.40%
Doctors Direct Insurance Inc	\$634,969	0.39%	Oceanus Insurance Company A Risk	\$613,857	0.38%
Fair American Insurance And	\$610,901	0.38%		\$598,157	0.37%
Ace American Insurance Company	\$597,270	0.37%	Hilltop Specialty Insurance Company	\$528,527	0.33%
Church Mutual Insurance Company S.I.	\$536,124	0.33%	Allied World Surplus Lines Insurance	\$498,896	0.31%
Kansas Medical Mutual Insurance	\$504,274	0.31%	Mt. Hawley Insurance Company	\$384,108	0.24%
Kammco Casualty Company Inc	\$473,443	0.29%	Proassurance Specialty Insurance	\$314,871	0.19%
Proassurance Insurance Company Of	\$388,437	0.24%	General Star Indemnity Company	\$212,320	0.13%
Cincinnati Insurance Company The	\$312,871	0.19%	Lone Star Alliance, Inc., A Risk	\$208,244	0.13%
Allied World Insurance Company	\$287,369	0.18%	Capitol Specialty Insurance Corporation	\$205,395	0.13%
Aspen American Insurance Company	\$228,276	0.14%	Galen Insurance Company	\$195,039	0.12%
Preferred Professional Insurance	\$220,742	0.14%	James River Insurance Company	\$189,011	0.12%
Great Divide Insurance Company	\$176,744	0.11%	Princeton Excess And Surplus Lines	\$176,879	0.11%
Continental Insurance Company The	\$167,798	0.10%	Allied Professionals Insurance Company,	\$171,186	0.11%

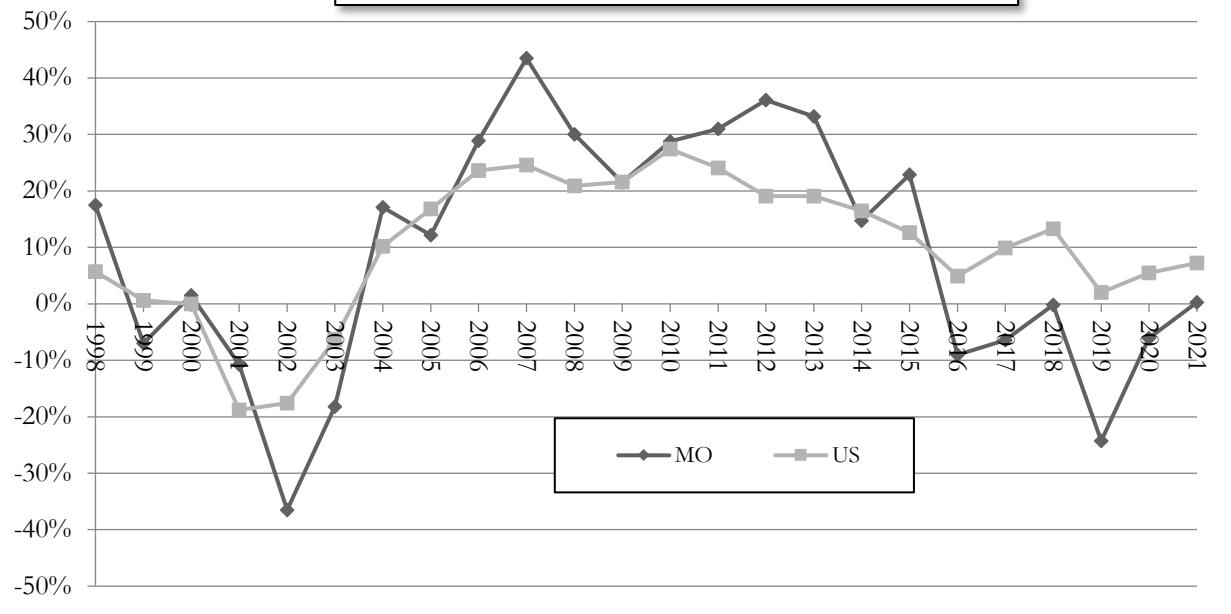
2021 Market Share – Physicians & Surgeons Coverage
 Licensed Market Only
 (Companies with greater than 0.1% market share)

Company	Premium Written, 2019	Market Share
Medical Liability Alliance	\$15,310,361	17.10%
Medical Protective Company	\$13,014,092	14.54%
Norcal Insurance Company	\$10,165,476	11.36%
Proassurance Indemnity Company Inc	\$7,724,583	8.63%
Doctors Company An Interins Exchange	\$7,182,414	8.02%
Keystone Mutual Insurance Company	\$3,609,751	4.03%
Mmic Insurance Inc	\$3,493,794	3.90%
Missouri Doctors Mutual Insurance Company	\$3,090,884	3.45%
Ismie Mutual Insurance Company	\$2,609,497	2.92%
Preferred Physicians Medical RRG	\$1,643,970	2.20%
Professional Solutions Insurance Company	\$1,075,579	1.20%
Liberty Insurance Underwriters Inc	\$934,086	1.04%
Proselect Insurance Company	\$782,892	0.87%
Doctors Direct Insurance Inc	\$634,969	0.71%
Fair American Insurance And Reinsurance Compa	\$610,901	0.68%
Kansas Medical Mutual Insurance Company	\$470,599	0.53%
Allied World Insurance Company	\$287,369	0.32%
Aspen American Insurance Company	\$228,276	0.26%
Medical Mutual Insurance Company Of North Car	\$123,244	0.14%
Continental Insurance Company The	\$89,548	0.10%

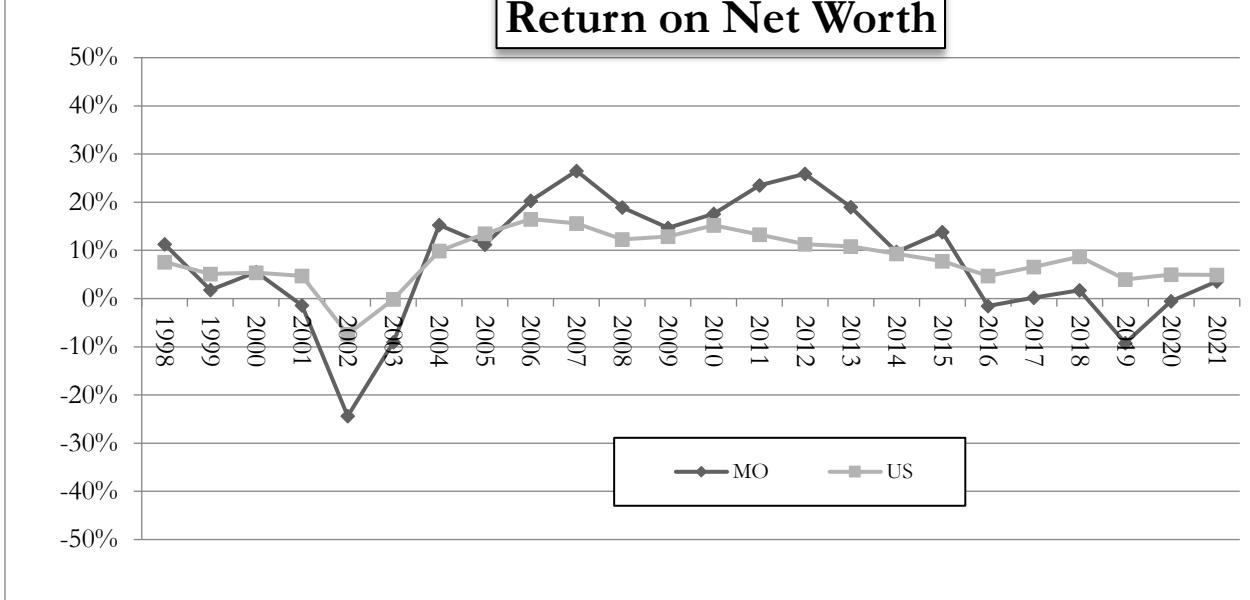
Medical Professional Liability Profitability in Missouri, 1993-2021							
All Writers, Including Excess and Surplus Lines Companies							
Year	Premium Earned	Direct Losses Incurred	Defense and Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.3%	14.6%	28.5%	70.4%	28.8%	17.6%
2011	\$186,318,640	21.8%	16.8%	27.8%	66.4%	26.2%	25.1%
2012	\$164,784,580	13.0%	19.9%	28.6%	61.5%	36.1%	25.9%
2013	\$157,541,853	22.5%	11.7%	28.6%	62.8%	33.2%	19.0%
2014	\$145,215,577	31.9%	27.0%	30.8%	89.6%	15.1%	12.4%
2015	\$143,482,089	18.5%	25.0%	32.4%	75.9%	23.4%	18.3%
2016	\$142,371,449	65.3%	22.8%	34.9%	123.0%	-9.0%	-1.5%
2017	\$137,405,743	58.0%	30.6%	33.6%	122.2%	-6.4%	0.2%
2018	\$143,256,625	60.1%	20.7%	35.3%	116.1%	-1.8%	1.7%
2019	\$150,052,207	79.3%	29.7%	33.5%	142.5%	-19.1%	-9.0%
2020	\$161,924,103	59.4%	28.7%	32.4%	120.5%	-6.1%	-0.5%
2021	\$150,052,207	79.3%	29.7%	33.5%	142.5%	0.3%	3.6%

*Source: NAIC, *Profitability by Line by State, 2021* produced by DCI based on the NAIC profitability formula.

Profit on Insurance Transactions



Return on Net Worth



Licensed Market
Medical Professional Liability
Data from the Financial Annual Statement

Year	Premium	Losses Paid	Premium	Losses	Defense &	Dividends	Commission	Taxes &
	Written		Earned	Incurred	Cost Containment Expenses		& Brokerage Expense	Fees
1998	\$81,825,564	\$70,662,769	\$88,726,009	\$48,377,778	\$19,040,801	\$1,295,442	\$5,388,405	\$2,007,299
1999	\$94,908,930	\$64,440,159	\$93,676,070	\$68,353,075	\$34,866,139	\$1,751,359	\$6,930,847	\$1,951,921
2000	\$92,838,702	\$63,822,268	\$91,969,349	\$65,056,683	\$29,395,964	\$1,765,029	\$6,036,540	\$2,232,929
2001	\$109,081,420	\$76,730,820	\$97,027,591	\$79,038,068	\$25,505,859	\$2,032,104	\$9,442,445	\$2,583,310
2002	\$171,916,338	\$108,669,530	\$156,106,363	\$167,928,367	\$43,358,216	\$2,026,706	\$13,265,133	\$4,307,119
2003	\$186,479,369	\$83,749,882	\$169,970,364	\$164,309,442	\$63,162,582	\$125,396	\$10,516,274	\$2,937,402
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2006	\$189,392,764	\$71,311,677	\$191,945,067	\$64,755,502	\$54,460,185	\$6,917,834	\$12,008,414	\$2,300,687
2007	\$169,414,624	\$79,077,894	\$173,191,830	\$21,078,129	\$30,589,894	\$9,919,356	\$12,054,024	\$1,745,597
2008	\$164,271,453	\$52,799,665	\$167,197,841	\$26,633,904	\$30,723,882	\$12,650,632	\$11,734,877	\$1,954,845
2009	\$155,867,385	\$76,864,434	\$159,189,836	\$47,022,583	\$23,444,743	\$12,713,160	\$11,147,292	\$1,966,249
2010	\$145,448,052	\$44,688,166	\$145,360,026	\$44,309,036	\$17,175,262	\$17,876,034	\$10,177,819	\$1,537,348
2011	\$138,335,771	\$54,208,628	\$142,561,035	\$30,166,874	\$20,619,085	\$12,465,594	\$10,755,805	\$1,254,529
2012	\$129,221,773	\$39,892,506	\$131,629,362	\$12,976,307	\$24,519,084	\$12,141,309	\$9,898,117	\$1,576,914
2013	\$120,659,064	\$45,354,474	\$126,114,168	\$28,725,216	\$11,828,893	\$11,445,600	\$9,342,925	\$1,319,381
2014	\$118,842,690	\$51,180,712	\$117,930,969	\$33,554,372	\$25,692,833	\$12,526,211	\$8,651,706	\$1,820,539
2015	\$114,306,152	\$47,836,377	\$116,671,496	\$23,056,528	\$27,145,084	\$12,798,511	\$8,844,017	\$1,880,467
2016	\$113,635,101	\$46,853,477	\$113,293,453	\$64,361,816	\$15,369,598	\$13,532,563	\$8,867,237	\$2,945,972
2017	\$110,581,910	\$48,898,384	\$109,206,859	\$70,100,720	\$25,509,729	\$13,850,168	\$8,515,977	\$1,618,763
2018	\$110,447,806	\$58,635,151	\$111,473,769	\$53,257,813	\$13,615,485	\$15,169,324	\$8,719,723	\$1,847,287
2019	\$116,288,335	\$49,161,519	\$111,015,502	\$89,934,883	\$23,635,587	\$14,880,025	\$8,772,128	\$1,673,268
2020	\$120,266,764	\$55,581,692	\$117,568,609	\$65,293,482	\$28,465,735	\$15,505,077	\$9,264,729	\$1,934,388
2021	\$131,762,052	\$61,363,768	\$130,596,282	\$70,878,833	\$17,516,568	\$15,807,294	\$11,130,275	\$1,990,443

Licensed Market Medical Professional Liability Data from the Financial Annual Statement					
	% of Written Premium	% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Containment Cost Expenses	Other Underwriting Expenses	Underwriting Results
1998	86.4%	54.5%	21.5%	9.8%	85.8%
1999	67.9%	73.0%	37.2%	11.4%	121.5%
2000	68.7%	70.7%	32.0%	10.9%	113.6%
2001	70.3%	81.5%	26.3%	14.5%	122.2%
2002	63.2%	107.6%	27.8%	12.6%	147.9%
2003	44.9%	96.7%	37.2%	8.0%	141.8%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
2005	40.8%	46.0%	34.9%	7.8%	88.7%
2006	37.7%	33.7%	28.4%	11.1%	73.2%
2007	46.7%	12.2%	17.7%	13.7%	43.5%
2008	32.1%	15.9%	18.4%	15.8%	50.1%
2009	49.3%	29.5%	14.7%	16.2%	60.5%
2010	30.7%	30.5%	11.8%	20.4%	62.7%
2011	39.2%	21.2%	14.5%	17.2%	52.8%
2012	30.9%	9.9%	18.6%	17.9%	46.4%
2013	37.6%	22.8%	9.4%	17.5%	49.7%
2014	43.1%	28.5%	21.8%	19.5%	69.7%
2015	41.8%	19.8%	23.3%	20.2%	63.2%
2016	41.2%	56.8%	13.6%	22.4%	92.7%
2017	44.2%	64.2%	23.4%	22.0%	109.5%
2018	53.1%	47.8%	12.2%	23.1%	83.1%
2019	42.3%	81.0%	21.3%	22.8%	125.1%
2020	46.2%	55.5%	24.2%	22.7%	102.5%
2021	46.6%	54.3%	13.4%	22.2%	89.8%

Surplus Lines Market
Medical Professional Liability
Data form the Financial Annual Statement

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
1998	\$15,870,718	\$11,380,508	\$14,403,279	\$13,185,053	\$153,478	\$11,177	\$1,450,699	\$74,218
1999	\$10,010,000	\$6,409,396	\$12,559,760	\$8,669,845	\$1,978,069	\$25,337	\$1,061,021	\$104,292
2000	\$20,739,467	\$6,755,710	\$16,511,806	\$10,243,905	\$4,657,976	\$58,534	\$2,568,781	\$108,710
2001	\$24,602,498	\$10,015,312	\$22,272,120	\$23,432,287	\$4,958,791	\$43,698	\$2,398,572	\$149,059
2002	\$33,103,146	\$13,675,522	\$27,181,392	\$37,763,520	\$11,665,223	\$36,996	\$2,628,930	\$258,908
2003	\$40,481,669	\$9,841,245	\$38,761,618	\$25,388,834	\$7,648,244	\$0	\$2,511,248	\$525
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2006	\$49,120,606	\$21,272,422	\$48,388,148	\$11,085,405	\$2,439,533	\$9,228	\$3,378,131	\$431,077
2007	\$47,184,656	\$11,301,841	\$48,424,897	\$8,415,924	\$5,701,835	\$200,498	\$3,599,954	\$309,966
2008	\$42,535,711	\$12,632,056	\$43,250,769	\$11,858,488	\$3,894,411	\$243,800	\$4,655,756	\$363,755
2009	\$46,890,108	\$26,507,125	\$43,878,085	\$47,985,264	\$51,261,811	\$510,763	\$4,052,908	\$323,852
2010	\$45,522,402	-\$4,315,363	\$46,471,296	-\$19,142,542	-\$43,332,592	\$970,054	\$3,651,213	\$337,354
2011	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2012	\$32,177,497	\$16,175,954	\$33,155,218	\$8,190,662	\$4,263,427	\$730,557	\$2,821,852	\$272,281
2013	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2014	\$25,598,079	\$16,945,127	\$27,284,608	\$12,767,670	\$7,126,991	\$778,917	\$2,477,782	\$222,097
2015	\$27,473,479	\$14,200,191	\$26,810,593	\$3,461,894	\$5,187,063	\$524,416	\$2,999,177	\$241,037
2016	\$29,570,516	\$17,696,029	\$29,077,996	\$28,608,485	\$5,877,708	\$753,287	\$3,603,085	\$264,828
2017	\$30,612,399	\$15,421,747	\$28,198,884	\$9,660,617	\$8,680,400	\$779,163	\$3,892,186	\$222,163
2018	\$34,757,355	\$31,564,269	\$31,815,905	\$32,877,443	\$4,215,241	\$573,256	\$5,411,507	\$381,899
2019	\$38,873,062	\$22,738,319	\$39,036,705	\$29,080,800	\$6,511,067	\$452,957	\$5,284,120	\$227,190
2020	\$46,891,578	\$20,769,146	\$44,216,583	\$31,004,953	\$7,753,195	\$478,698	\$5,755,531	\$318,968
2021	\$30,839,195	\$19,980,520	\$31,080,622	\$32,243,512	\$7,519,671	\$753,287	\$3,729,099	\$379,193

**Surplus Lines Market
Medical Professional Liability**
Data from the Financial Annual Statement

Year	% of Written Premium Direct Losses Paid	% of Earned Premium			
		Direct Losses Incurred	Defense & Cost Containment Expenses	Other Underwriting Expenses	Underwriting Results
1998	71.7%	91.5%	1.1%	10.7%	103.3%
1999	64.0%	69.0%	15.7%	9.5%	94.3%
2000	32.6%	62.0%	28.2%	16.6%	106.8%
2001	40.7%	105.2%	22.3%	11.6%	139.1%
2002	41.3%	138.9%	42.9%	10.8%	192.6%
2003	24.3%	65.5%	19.7%	6.5%	91.7%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2006	43.3%	22.9%	5.0%	7.9%	35.8%
2007	24.0%	17.4%	11.8%	8.5%	37.6%
2008	29.7%	27.4%	9.0%	12.2%	48.6%
2009	56.5%	109.4%	116.8%	11.1%	237.3%
2010	-9.5%	-41.2%	-93.2%	10.7%	-123.8%
2011	25.6%	24.1%	11.0%	9.7%	44.8%
2012	50.3%	24.7%	12.9%	11.5%	49.1%
2013	25.6%	24.1%	11.0%	9.7%	44.8%
2014	66.2%	46.8%	26.1%	12.8%	85.7%
2015	51.7%	12.9%	19.3%	14.0%	46.3%
2016	59.8%	98.4%	20.2%	15.9%	134.5%
2017	50.4%	34.3%	30.8%	17.4%	82.4%
2018	90.8%	103.3%	13.2%	20.0%	136.6%
2019	58.5%	74.5%	16.7%	15.3%	106.5%
2020	44.3%	70.1%	17.5%	14.8%	102.5%
2021	64.8%	103.7%	24.2%	15.6%	143.6%

Licensed Medical Professional Liability Market – Physicians & Surgeons							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$62,780,784	\$44,893,158	71.5%	\$63,904,882	\$39,240,977	61.4%	
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.9%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.9%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.4%	\$118,482,242	\$21,899,600	18.5%	-3.5%
2010	\$106,905,417	\$31,565,514	29.5%	\$106,166,291	\$30,573,532	28.8%	-8.3%
2011	\$100,511,107	\$36,323,679	36.1%	\$104,503,104	\$20,097,063	19.2%	-6.0%
2012	\$90,030,972	\$29,093,806	32.3%	\$92,044,066	\$20,512,799	22.3%	-10.4%
2013	\$87,488,292	\$32,178,191	36.8%	\$99,226,970	\$13,132,287	13.2%	-2.8%
2014	\$79,013,127	\$36,940,432	46.8%	\$78,298,966	\$26,991,745	34.5%	-9.7%
2015	\$75,011,759	\$34,298,618	45.7%	\$76,626,408	\$14,585,676	19.0%	-5.1%
2016	\$71,283,262	\$26,484,714	37.2%	\$72,308,015	\$34,206,657	47.3%	-5.0%
2017	\$67,940,489	\$24,326,023	35.8%	\$66,673,811	\$40,774,941	61.2%	-4.7%
2018	\$65,596,340	\$35,664,803	54.37%	\$66,811,659	\$30,431,804	45.5%	-3.5%
2019	\$68,522,104	\$36,817,108	53.73%	\$64,227,345	\$63,677,079	99.14%	4.5%
2020	\$71,735,671	\$25,421,437	35.4%	\$70,030,594	\$41,667,252	59.5%	4.7%
2021	\$89,512,138	\$42,975,873	48.01%	\$76,015,371	\$45,708,872	60.1%	24.8%

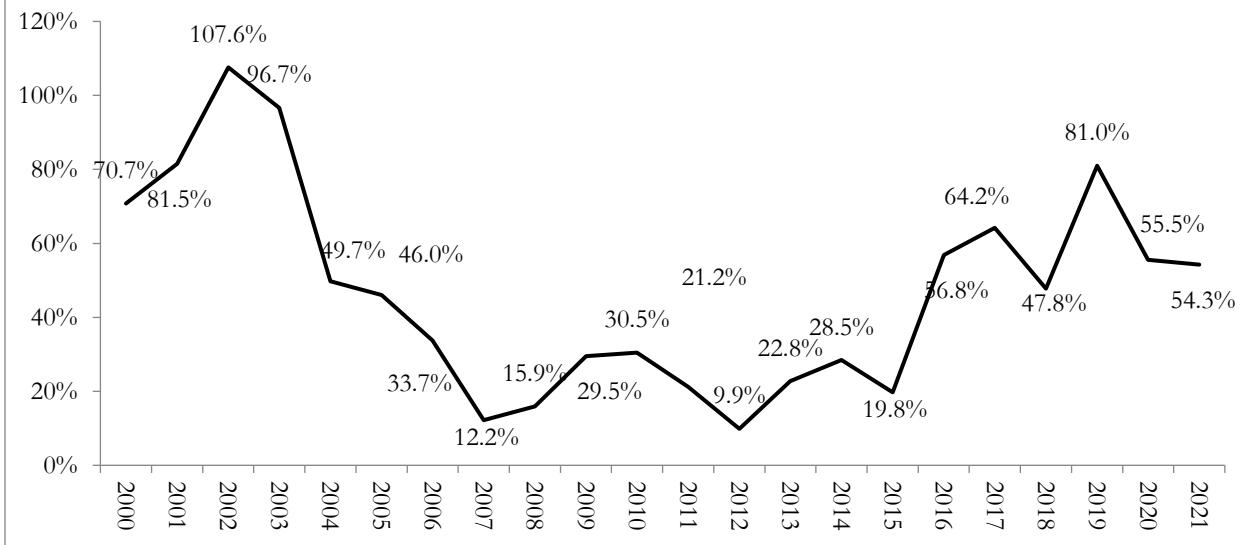
Licensed Medical Professional Liability Market - Dentists							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$3,620,053	\$1,506,555	41.6%	\$3,729,611	\$1,683,415	45.1%	
1998	\$3,387,756	\$1,454,934	43.0%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.3%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.1%	\$4,173,126	\$2,563,010	61.4%	-7.3%
2011	\$4,582,465	\$736,805	16.1%	\$4,660,048	-\$2,064,230	-44.3%	6.9%
2012	\$3,992,620	\$371,931	9.3%	\$4,040,694	-\$3,430,038	-84.9%	-12.9%
2013	\$3,924,335	\$1,886,131	48.1%	\$4,064,301	\$2,394,279	58.9%	-1.7%
2014	\$3,705,444	\$427,504	11.5%	\$3,226,524	-\$229,235	-7.1%	-5.6%
2015	\$4,094,802	\$1,432,031	35.0%	\$4,142,222	\$1,534,063	37.0%	10.5%
2016	\$4,089,461	\$352,294	8.6%	\$4,110,217	\$4,001,382	97.4%	-0.1%
2017	\$3,824,206	\$493,101	12.9%	\$3,591,286	-\$783,451	-21.8%	-6.5%
2018	\$4,089,319	\$193,303	4.7%	\$5,061,792	-\$153,116	-3.0%	6.9%
2019	\$3,683,589	\$832,951	22.6%	\$3,682,915	\$3,920,035	106.4%	-9.9%
2020	\$3,707,694	\$3,421,608	92.3%	\$3,698,066	\$1,210,373	32.7%	0.7%
2021	\$3,812,882	\$436,643	11.5%	\$3,757,128	\$1,863,968	49.6%	2.8%

Licensed Medical Professional Liability Market - Nurses							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%
2009	\$309,742	\$0	0.0%	\$317,317	\$207,009	65.2%	-84.4%
2010	\$1,711,669	\$522,115	30.5%	\$1,760,654	\$1,062,764	60.4%	452.6%
2011	\$1,734,788	\$156,067	9.0%	\$1,733,699	\$368,452	21.3%	1.4%
2012	\$373,509	\$11,660	3.1%	\$372,591	\$80,779	21.7%	-78.5%
2013	\$2,069,756	\$1,630,000	78.8%	\$1,921,284	-\$768,534	-40.0%	454.1%
2014	\$1,899,970	\$1,105,000	58.2%	\$1,813,223	\$1,520,063	83.8%	-8.2%
2015	\$1,790,147	\$500,000	27.9%	\$1,950,459	-\$578,037	29.6%	-5.8%
2016	\$2,058,911	\$170,000	8.3%	\$1,998,258	\$385,652	19.3%	15.0%
2017	\$2,086,414	\$319,730	15.3%	\$2,121,115	\$383,267	18.1%	1.3%
2018	\$1,602,926	\$1,860,303	116.1%	\$909,867	\$1,105,821	121.5%	-23.2%
2019	\$2,076,136	\$465,000	22.4%	\$1,998,640	\$345,983	17.3%	29.5%
2020	\$2,336,183	\$150,000	6.4%	\$2,758,146	\$612,696	22.2%	12.5%
2021	\$3,254,417	\$687,500	21.13%	\$2,967,994	\$645,772	21.76%	39.3%

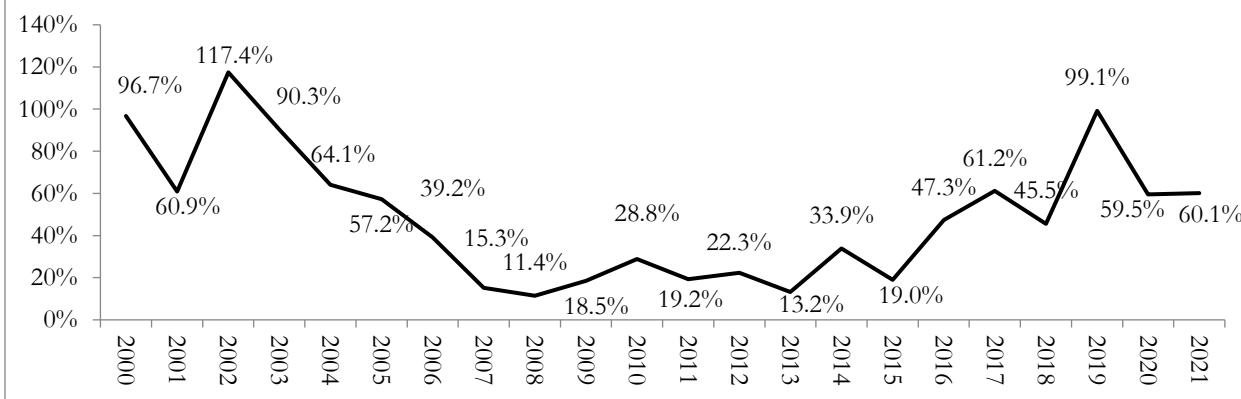
Licensed Medical Professional Liability Market - Hospitals							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.8%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.7%	\$27,951,125	\$4,797,557	17.2%	-10.1%
2010	\$26,921,014	\$10,839,530	40.3%	\$27,263,494	\$13,497,973	49.5%	1.6%
2011	\$26,326,999	\$15,185,561	57.7%	\$26,472,722	\$10,375,129	39.2%	-2.2%
2012	\$26,758,217	\$8,158,460	30.5%	\$27,024,112	\$6,868,410	25.4%	1.6%
2013	\$27,260,542	\$8,753,308	32.1%	\$27,008,248	\$12,224,931	45.3%	1.9%
2014	\$28,011,464	\$8,456,987	30.2%	\$27,930,444	\$3,501,381	12.5%	2.8%
2015	\$26,720,496	\$8,514,950	31.9%	\$27,278,471	\$4,664,529	17.1%	-4.6%
2016	\$28,327,347	\$17,429,362	61.5%	\$27,266,161	\$23,232,734	85.2%	6.0%
2017	\$29,029,936	\$20,467,000	70.5%	\$29,041,237	\$25,501,445	87.8%	2.5%
2018	\$30,861,668	\$16,676,086	54.0%	\$29,762,374	\$14,331,535	48.2%	6.3%
2019	\$34,492,860	\$10,543,909	30.6%	\$33,501,499	\$25,383,878	75.8%	11.8%
2020	\$34,630,502	\$24,881,051	71.8%	\$33,920,691	\$18,864,526	55.6%	0.40%
2021	\$42,215,485	\$14,130,031	33.5%	\$39,993,002	\$17,611,857	44.04%	21.9%

Licensed Medical Professional Liability Market - Other							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.8%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.9%	\$7,715,954	\$16,673,398	216.1%	20.6%
2010	\$5,624,077	\$986,659	17.5%	\$5,996,463	-\$3,388,244	-56.5%	-28.4%
2011	\$5,180,412	\$1,806,516	34.9%	\$5,191,464	\$1,390,461	26.8%	-7.9%
2012	\$8,066,454	\$2,256,649	28.0%	\$8,147,900	\$804,596	9.9%	55.7%
2013	\$5,270,323	\$1,674,312	31.8%	\$5,440,610	\$1,731,188	31.8%	-34.7%
2014	\$6,212,685	\$4,270,790	68.7%	\$6,661,814	\$2,214,418	33.2%	17.9%
2015	\$6,688,948	\$3,090,778	46.2%	\$6,673,937	\$2,850,289	42.7%	7.7%
2016	\$7,876,120	\$2,417,106	30.7%	\$7,610,797	\$2,535,391	33.3%	17.7%
2017	\$7,700,865	\$3,292,531	42.8%	\$7,779,410	\$4,224,513	54.3%	-2.2%
2018	\$8,297,553	\$4,240,657	51.1%	\$8,928,073	\$7,541,770	84.5%	7.7%
2019	\$7,513,645	\$502,552	6.7%	\$7,605,101	-\$3,392,090	-44.6%	-9.4%
2020	\$7,856,714	\$1,707,596	21.7%	\$7,161,113	\$2,938,631	41.0%	4.6%
2021	\$7,762,593	\$3,133,721	40.37%	\$7,862,390	\$5,186,742	65.97%	-1.2%

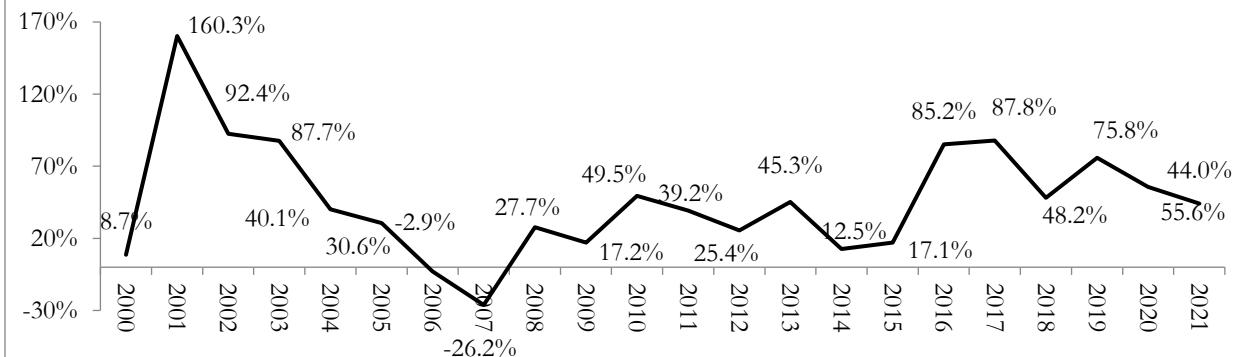
Missouri Loss Ratio All Providers

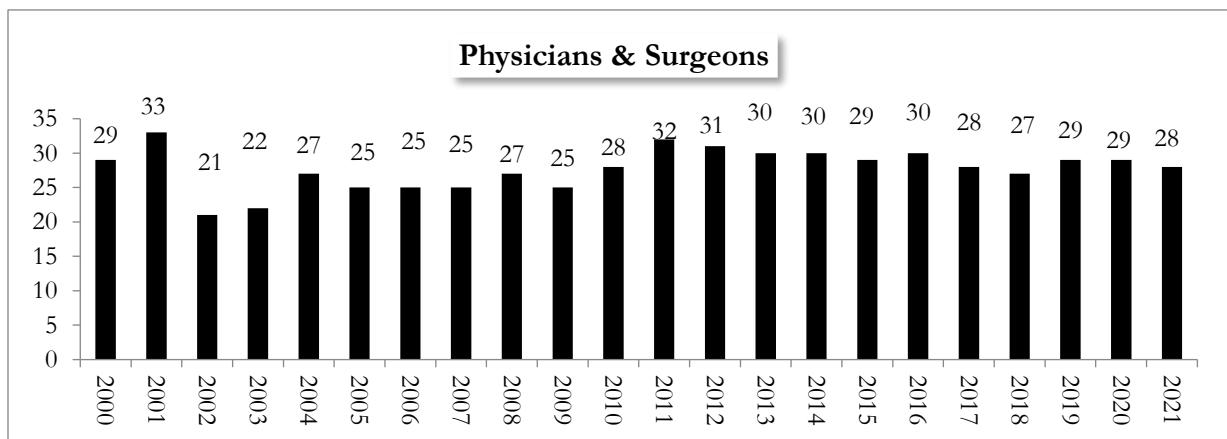


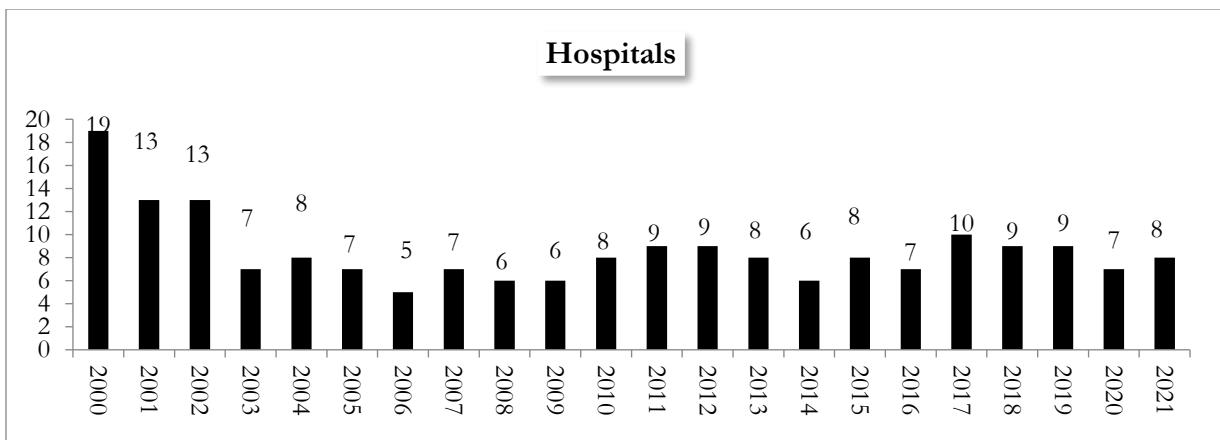
Physicians & Surgeons



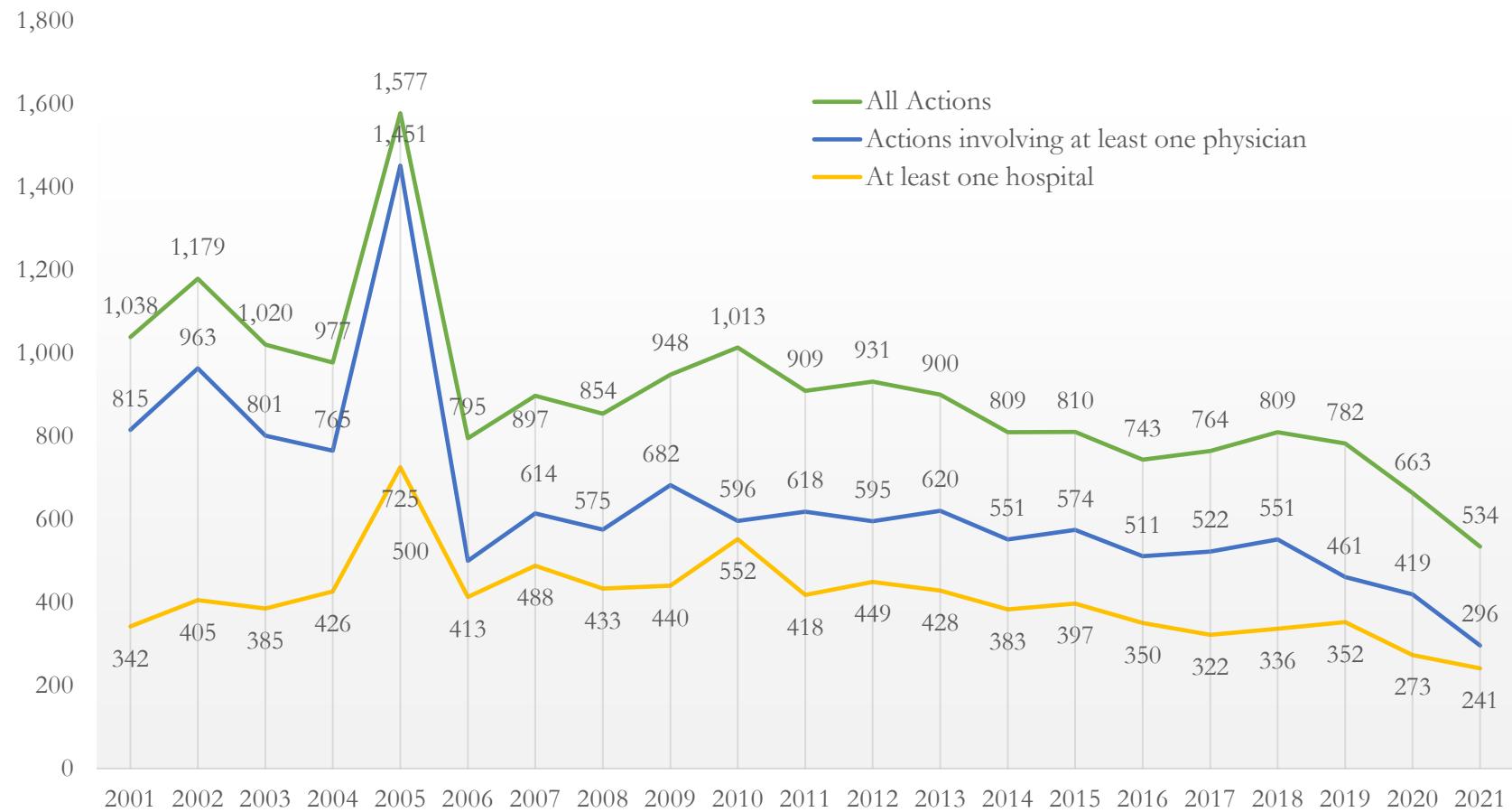
Hospitals

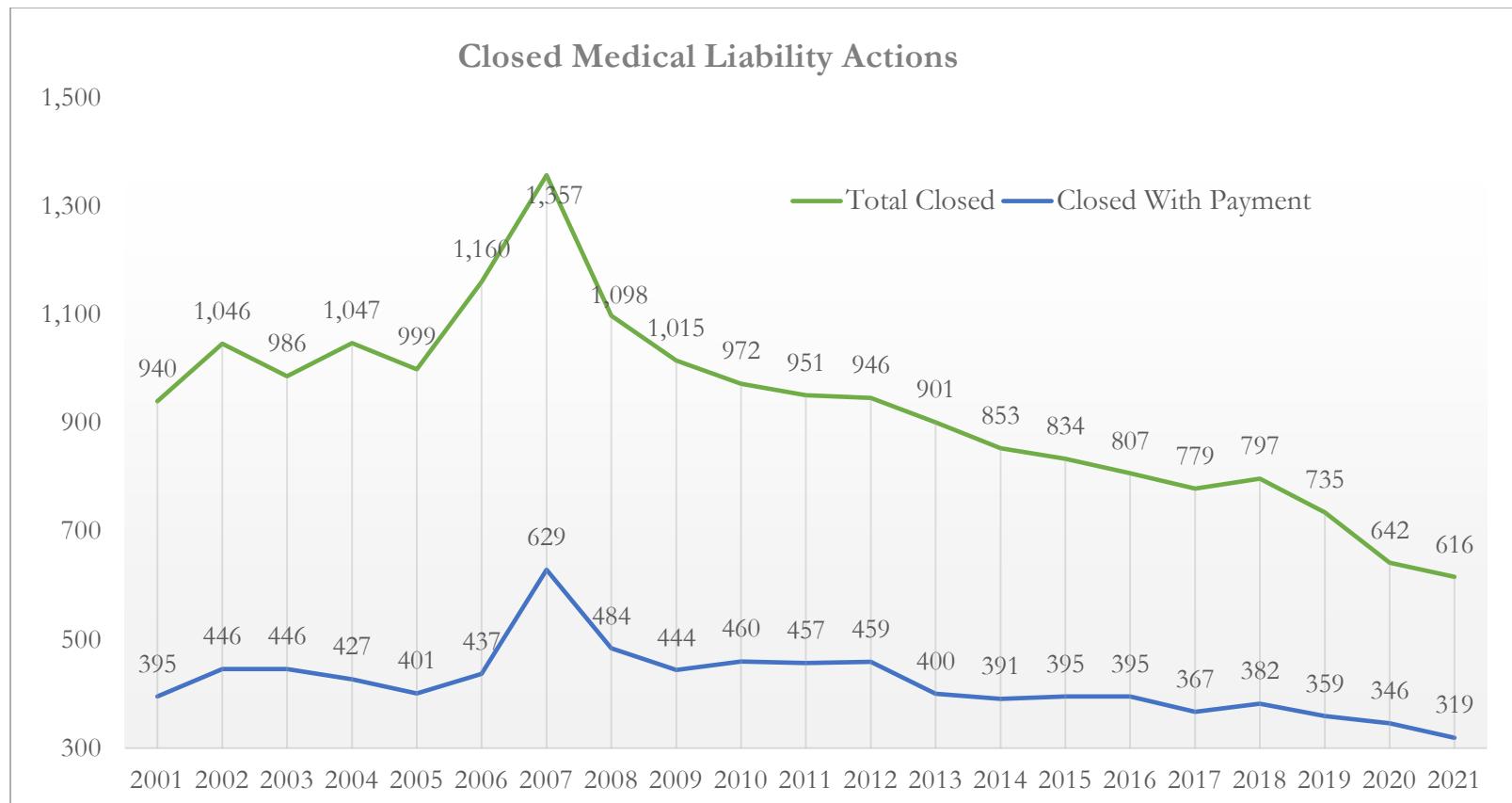


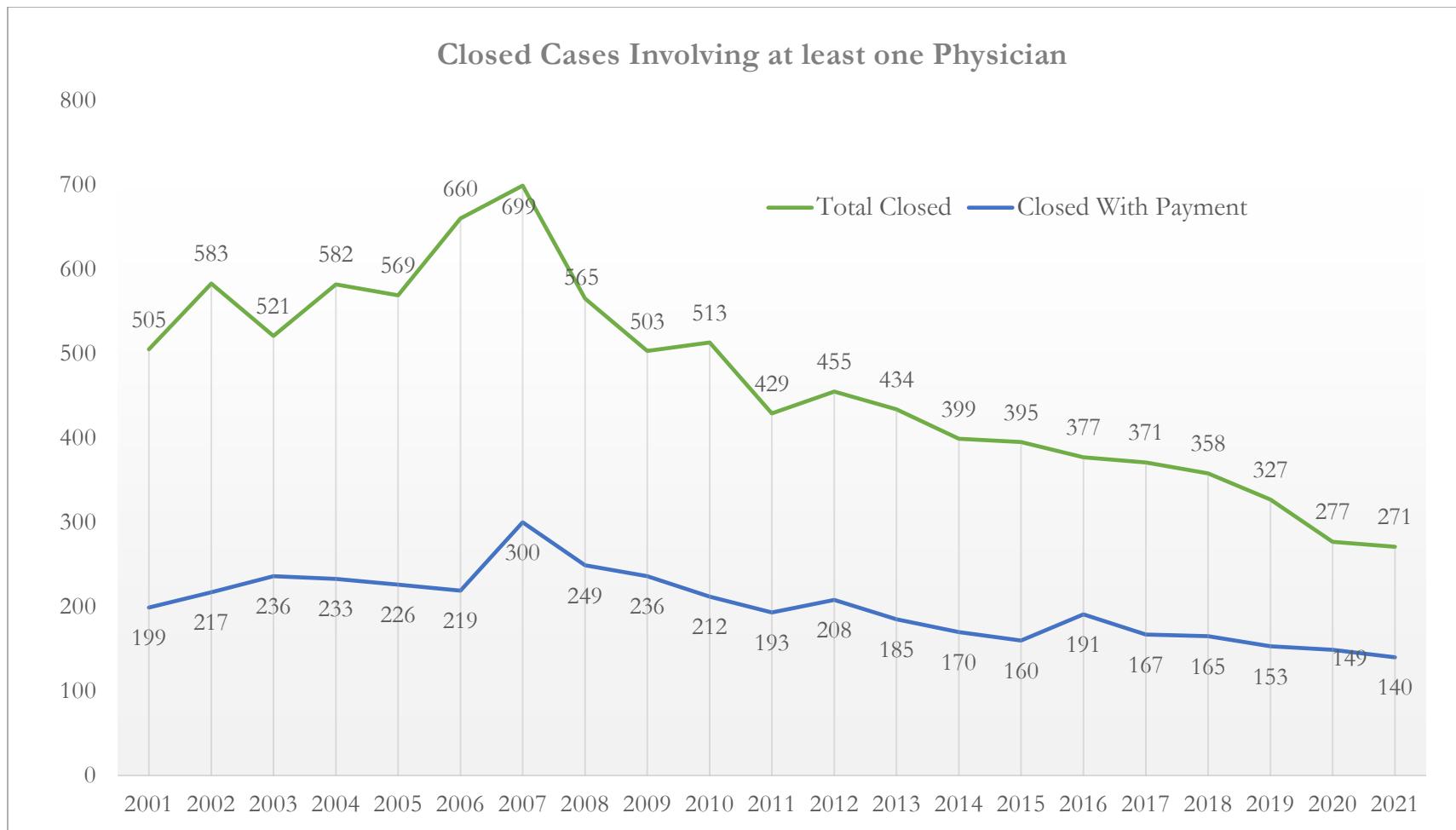


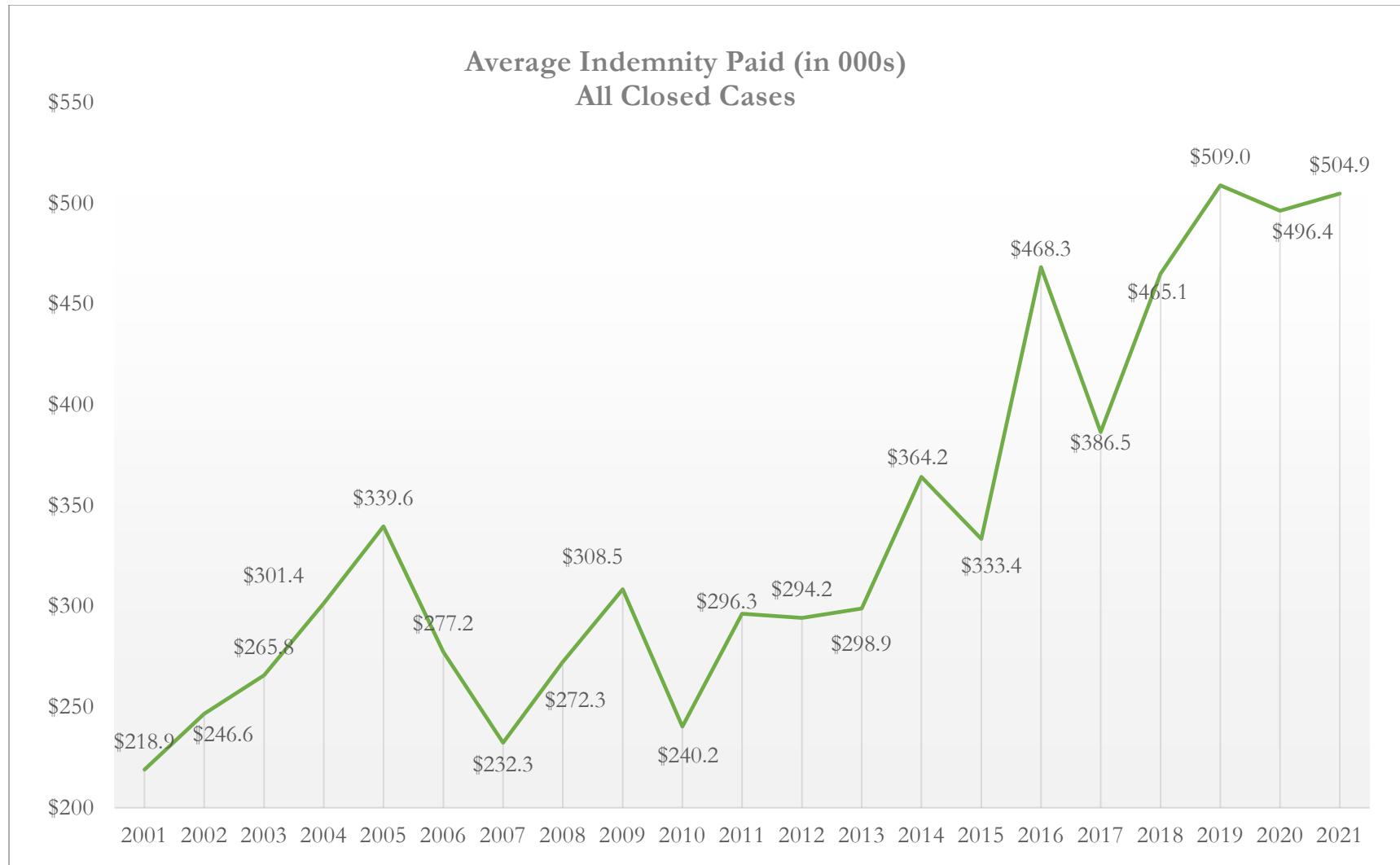


Number of Individuals Bringing Actions During Year

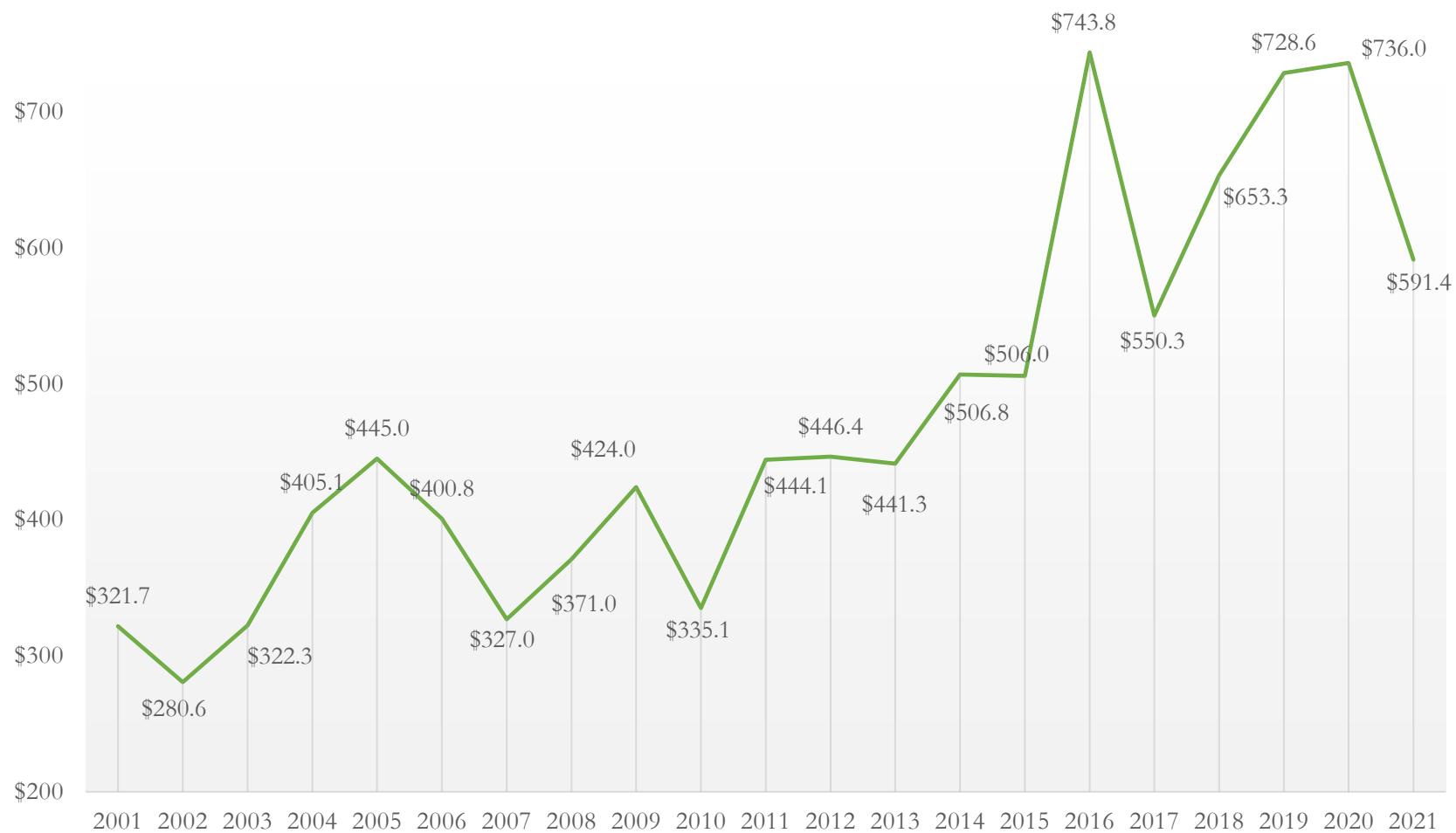






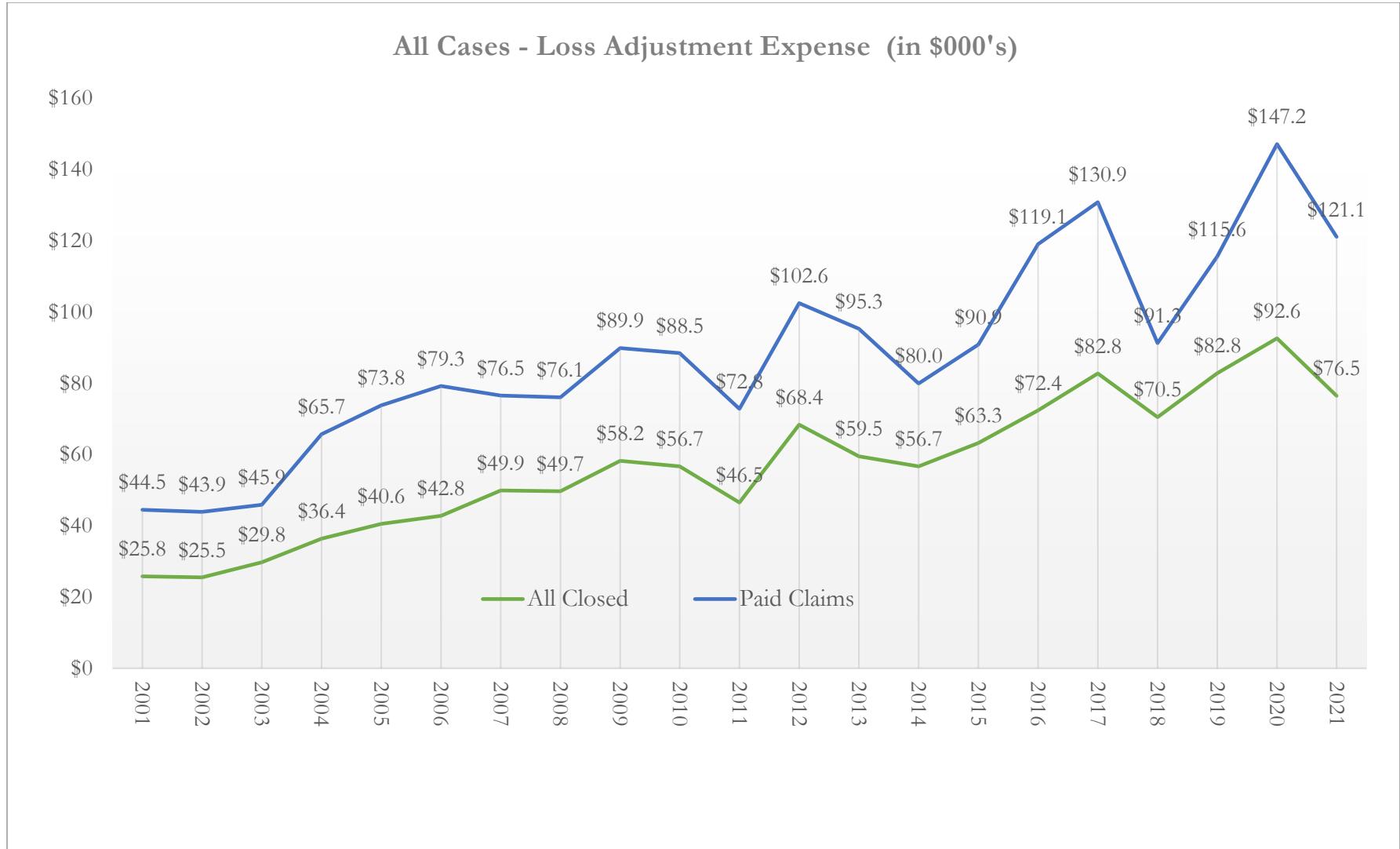


Average Indemnity Paid (in 000's)
Cases Involving at least One Physician or Surgeon

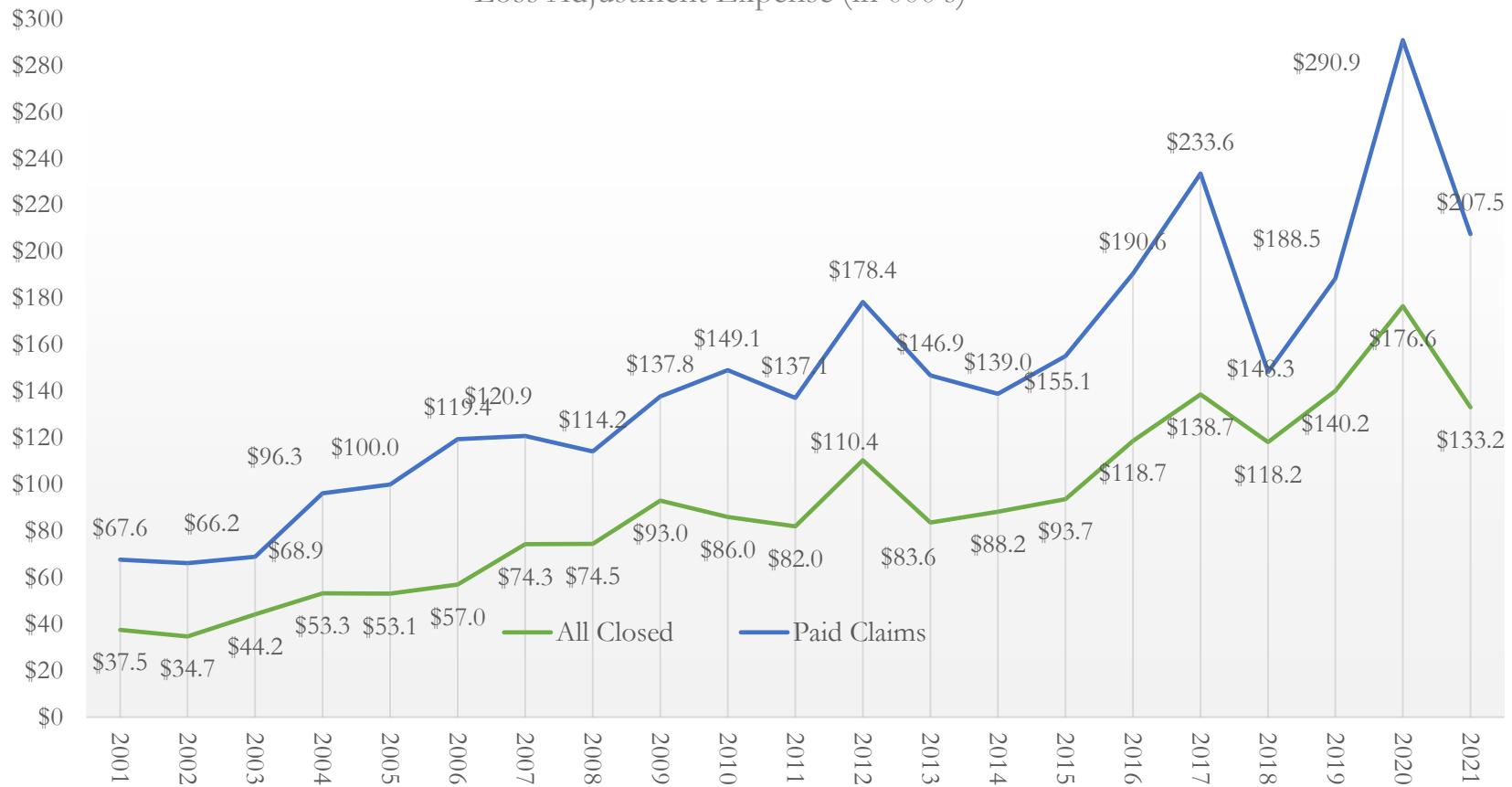


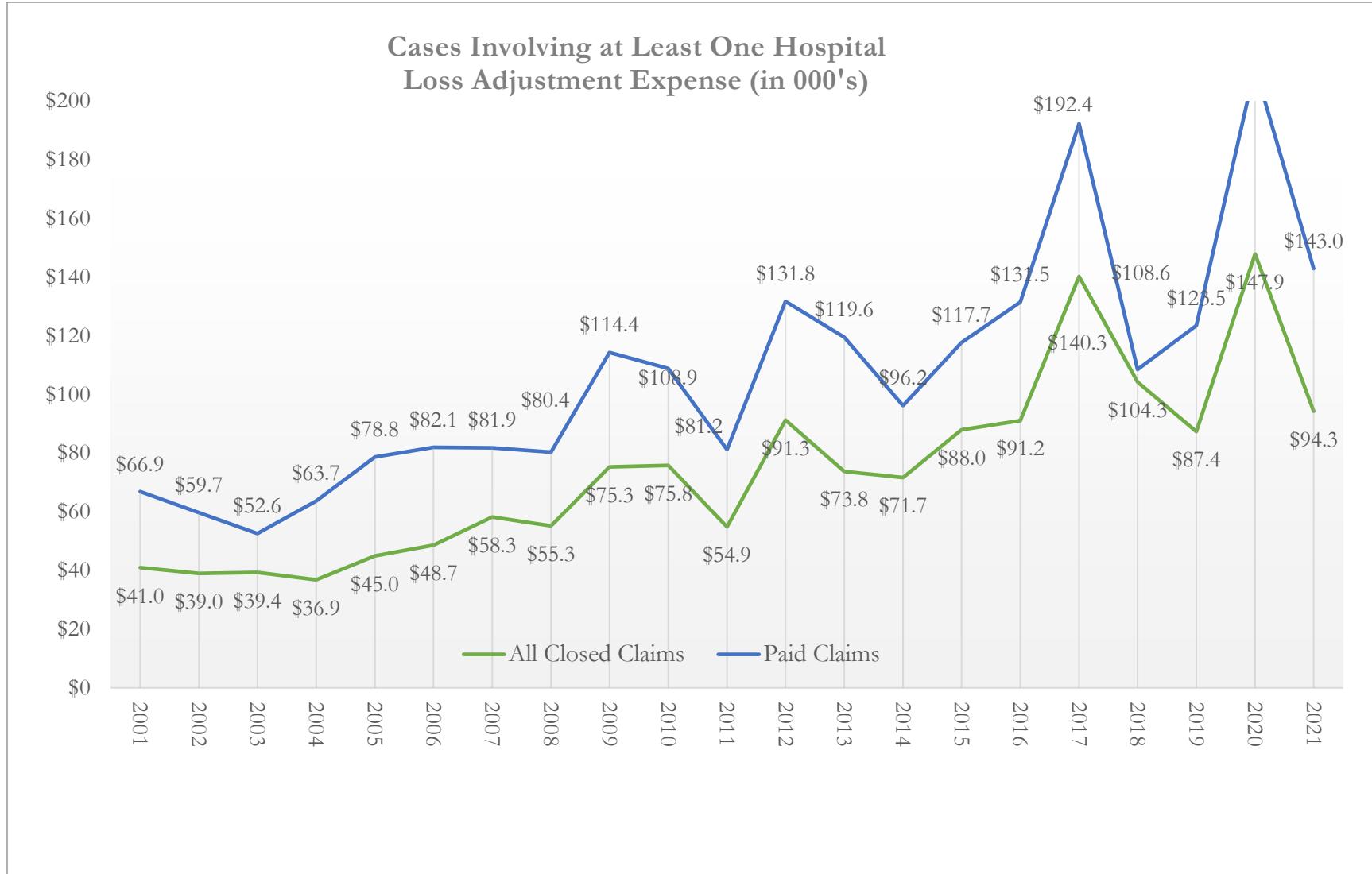
Average Indemnity Paid (in 000's) Cases Involving at Least One Hospital





Cases With A Least One Physician or Surgeon
Loss Adjustment Expense (in 000's)



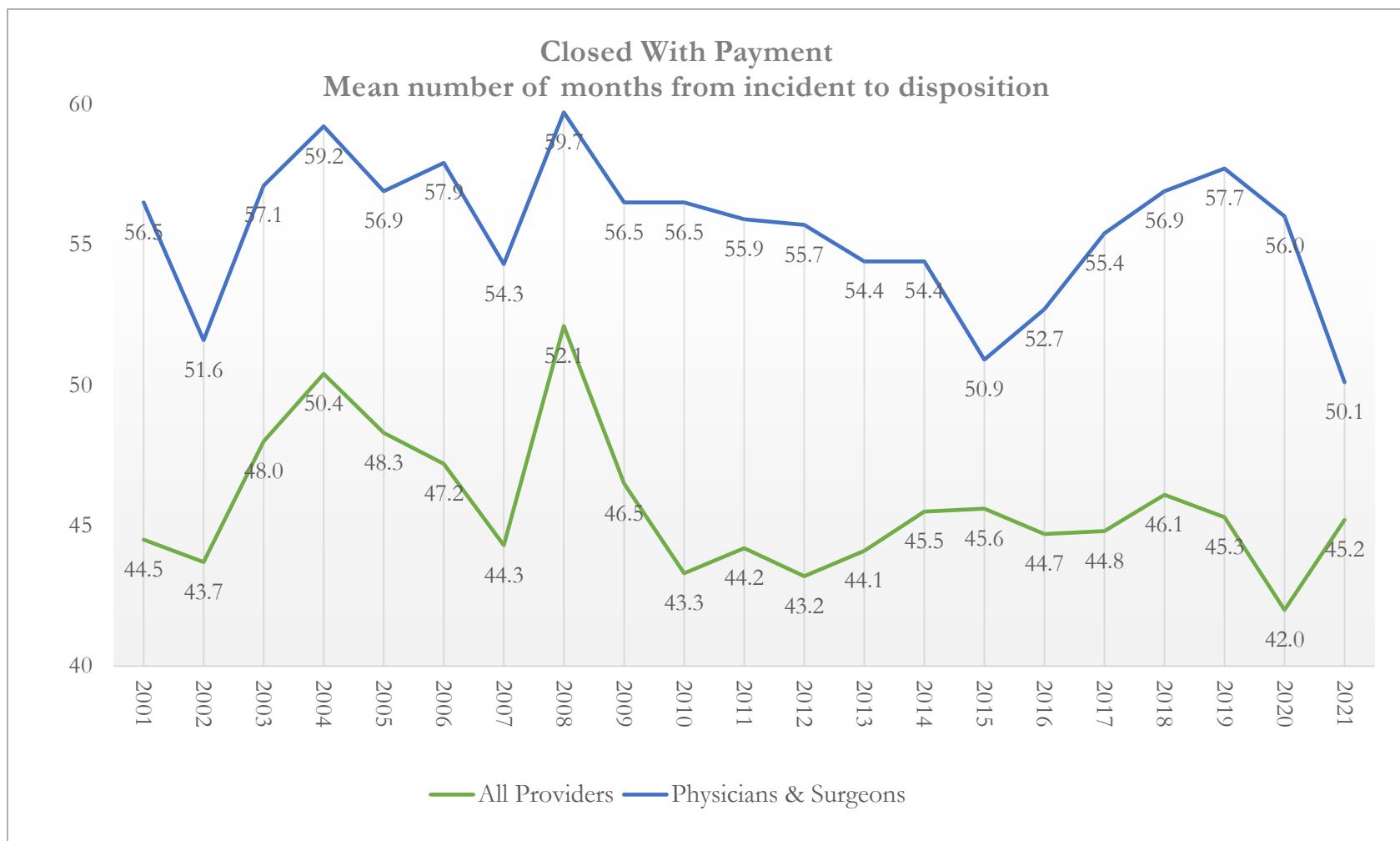


Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Adair	24	19	\$7,753,625	\$408,086
Andrew	2	2	\$450,000	\$225,000
Atchison	5	4	\$1,045,742	\$261,436
Audrain	23	11	\$2,840,000	\$258,182
Barry	10	7	\$2,964,203	\$423,458
Barton	5	3	\$350,000	\$116,667
Bates	4	4	\$1,612,500	\$403,125
Benton	4	2	\$65,000	\$32,500
Bollinger	0	0	\$0	\$0
Boone	202	101	\$94,104,001	\$931,723
Buchanan	117	70	\$40,262,238	\$575,175
Butler	41	26	\$7,752,000	\$298,154
Caldwell	0	0	\$0	\$0
Callaway	7	2	\$515,000	\$257,500
Camden	50	29	\$15,530,000	\$535,517
Cape Girardeau	89	48	\$20,694,491	\$431,135
Carroll	7	4	\$1,410,000	\$352,500
Carter	1	0	\$0	\$0
Cass	49	30	\$8,172,072	\$272,402
Cedar	4	1	\$250,000	\$250,000
Chariton	1	0	\$0	\$0
Christian	4	3	\$695,000	\$231,667
Clark	0	0	\$0	\$0
Clay	198	94	\$35,031,666	\$372,677
Clinton	18	11	\$5,257,500	\$477,955
Cole	117	42	\$12,665,058	\$301,549
Cooper	2	1	\$105,000	\$105,000
Crawford	12	5	\$332,500	\$66,500
Dade	0	0	\$0	\$0
Dallas	2	1	\$200,000	\$200,000
Daviess	1	1	\$251,410	\$251,410
Dekalb	1	1	\$100,000	\$100,000
Dent	2	1	\$100,000	\$100,000
Douglas	1	0	\$0	\$0
Dunklin	17	10	\$9,216,755	\$921,676
Franklin	34	13	\$5,733,511	\$441,039
Gasconade	3	1	\$65,000	\$65,000
Gentry	8	5	\$1,042,315	\$208,463
Greene	341	202	\$109,089,244	\$540,046

Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Grundy	7	4	\$5,722,500	\$1,430,625
Harrison	0	0	\$0	\$0
Henry	16	7	\$3,175,000	\$453,571
Hickory	2	1	\$125,000	\$125,000
Holt	1	1	\$135,000	\$135,000
Howard	1	0	\$0	\$0
Howell	25	18	\$12,745,000	\$708,056
Iron	2	1	\$300,000	\$300,000
Jackson	833	497	\$276,449,236	\$556,236
Jasper	160	103	\$63,323,188	\$614,788
Jefferson	61	23	\$2,465,000	\$107,174
Johnson	28	18	\$4,145,604	\$230,311
Knox	3	2	\$70,000	\$35,000
Laclede	12	6	\$2,301,495	\$383,583
Lafayette	17	11	\$2,137,500	\$194,318
Lawrence	13	9	\$2,637,500	\$293,056
Lewis	2	1	\$142,000	\$142,000
Lincoln	4	1	\$133,334	\$133,334
Linn	7	5	\$1,040,000	\$208,000
Livingston	17	6	\$2,355,000	\$392,500
McDonald	2	1	\$5,500,000	\$5,500,000
Macon	4	2	\$310,000	\$155,000
Madison	7	3	\$1,961,689	\$653,896
Maries	1	0	\$0	\$0
Marion	21	9	\$1,471,300	\$163,478
Mercer	0	0	\$0	\$0
Miller	3	0	\$0	\$0
Mississippi	3	2	\$110,000	\$55,000
Moniteau	2	1	\$10,000	\$10,000
Monroe	0	0	\$0	\$0
Montgomery	0	0	\$0	\$0
Morgan	1	1	\$110,000	\$110,000
New Madrid	3	1	\$187,500	\$187,500
Newton	25	13	\$5,707,000	\$439,000
Nodaway	14	6	\$3,735,700	\$622,617
Oregon	1	1	\$75,000	\$75,000
Osage	1	0	\$0	\$0
Ozark	0	0	\$0	\$0
Pemiscot	9	4	\$667,500	\$166,875

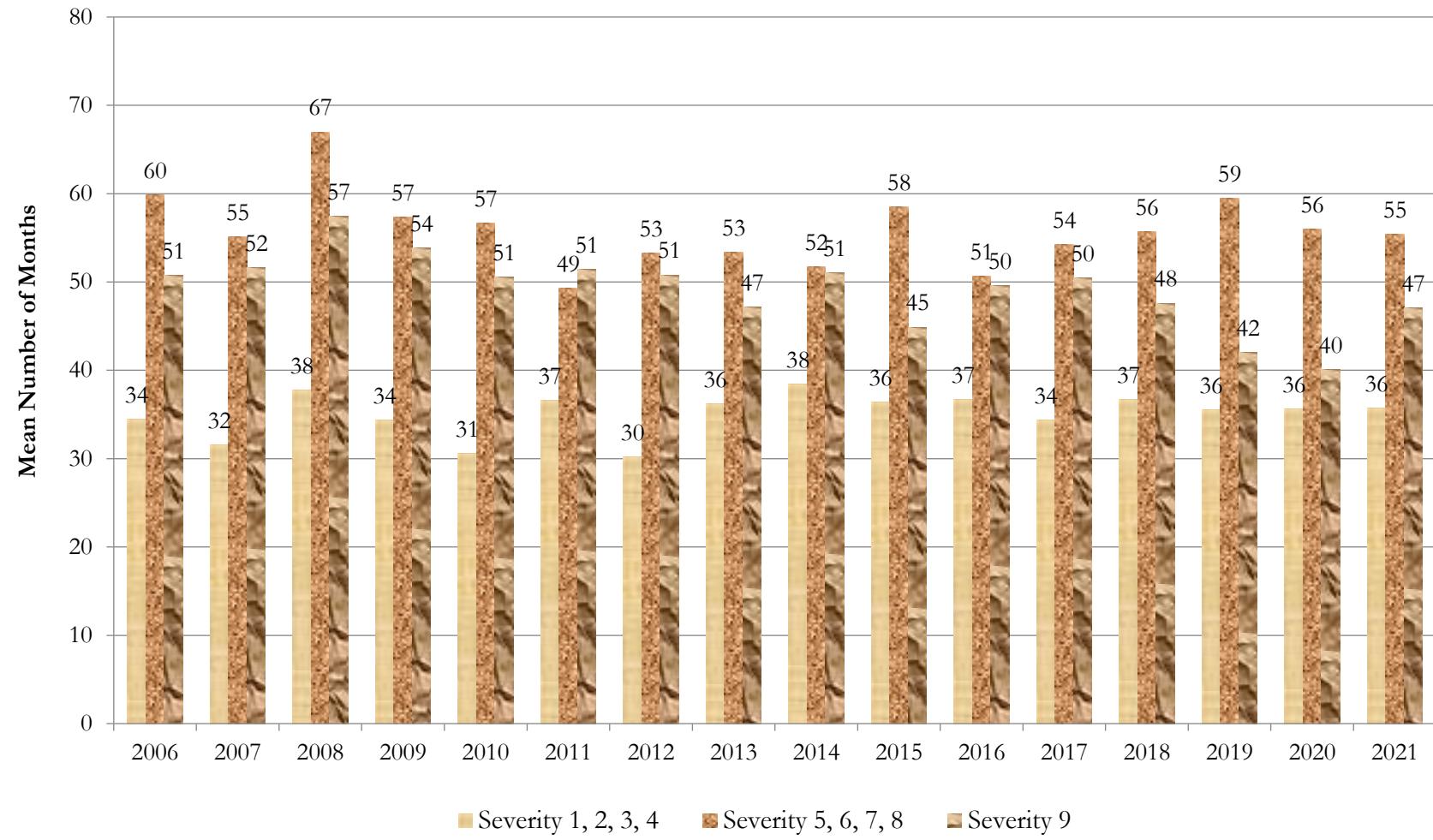
Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Perry	6	2	\$975,000	\$487,500
Pettis	19	14	\$4,273,250	\$305,232
Phelps	42	19	\$3,721,155	\$195,850
Pike	6	2	\$2,230,000	\$1,115,000
Platte	37	18	\$7,408,749	\$411,597
Polk	18	10	\$3,251,152	\$325,115
Pulaski	5	3	\$1,093,750	\$364,583
Putnam	1	0	\$0	\$0
Ralls	2	1	\$50,000	\$50,000
Randolph	11	7	\$2,395,000	\$342,143
Ray	7	5	\$1,279,500	\$255,900
Reynolds	0	0	\$0	\$0
Ripley	6	3	\$388,000	\$129,333
Saint Charles	158	81	\$28,915,256	\$356,978
Saint Clair	9	5	\$1,550,000	\$310,000
Sainte Genevieve	5	3	\$2,850,000	\$950,000
Saint Francois	37	19	\$9,662,060	\$508,529
Saint Louis	1,112	520	\$236,309,338	\$454,441
Saline	20	12	\$3,943,099	\$328,592
Schuyler	0	0	\$0	\$0
Scotland	4	1	\$500,000	\$500,000
Scott	37	24	\$10,061,370	\$419,224
Shannon	1	1	\$80,000	\$80,000
Shelby	0	0	\$0	\$0
Stoddard	4	4	\$805,000	\$201,250
Stone	2	0	\$0	\$0
Sullivan	0	0	\$0	\$0
Taney	33	16	\$7,070,574	\$441,911
Texas	18	5	\$2,221,500	\$444,300
Vernon	8	8	\$3,747,500	\$468,438
Warren	1	1	\$70,000	\$70,000
Washington	6	3	\$1,090,000	\$363,333
Wayne	3	2	\$370,002	\$185,001
Webster	5	1	\$450,000	\$450,000
Worth	0	0	\$0	\$0
Wright	1	0	\$0	\$0
Saint Louis City	479	249	\$190,543,147	\$765,234
Appellate	2	0	\$0	\$0
Federal Court	237	45	\$15,257,357	\$339,052

Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Guaranty Fund	1	1	\$47,500	\$47,500
Out Of State	79	38	\$10,002,322	\$263,219



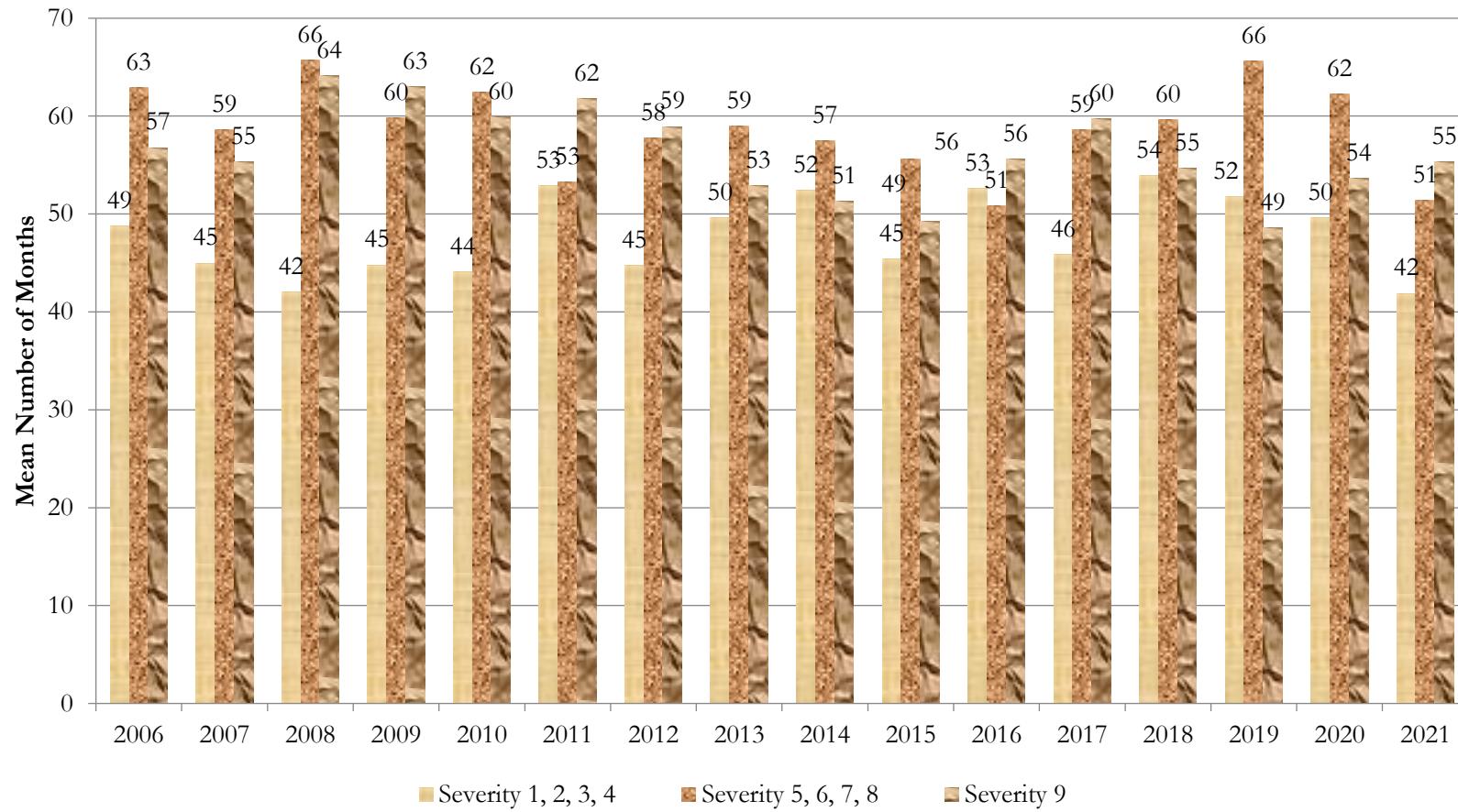
Bodily Injury Severity of Paid Claims - All Providers

Mean Number of Months from Incident to Disposition



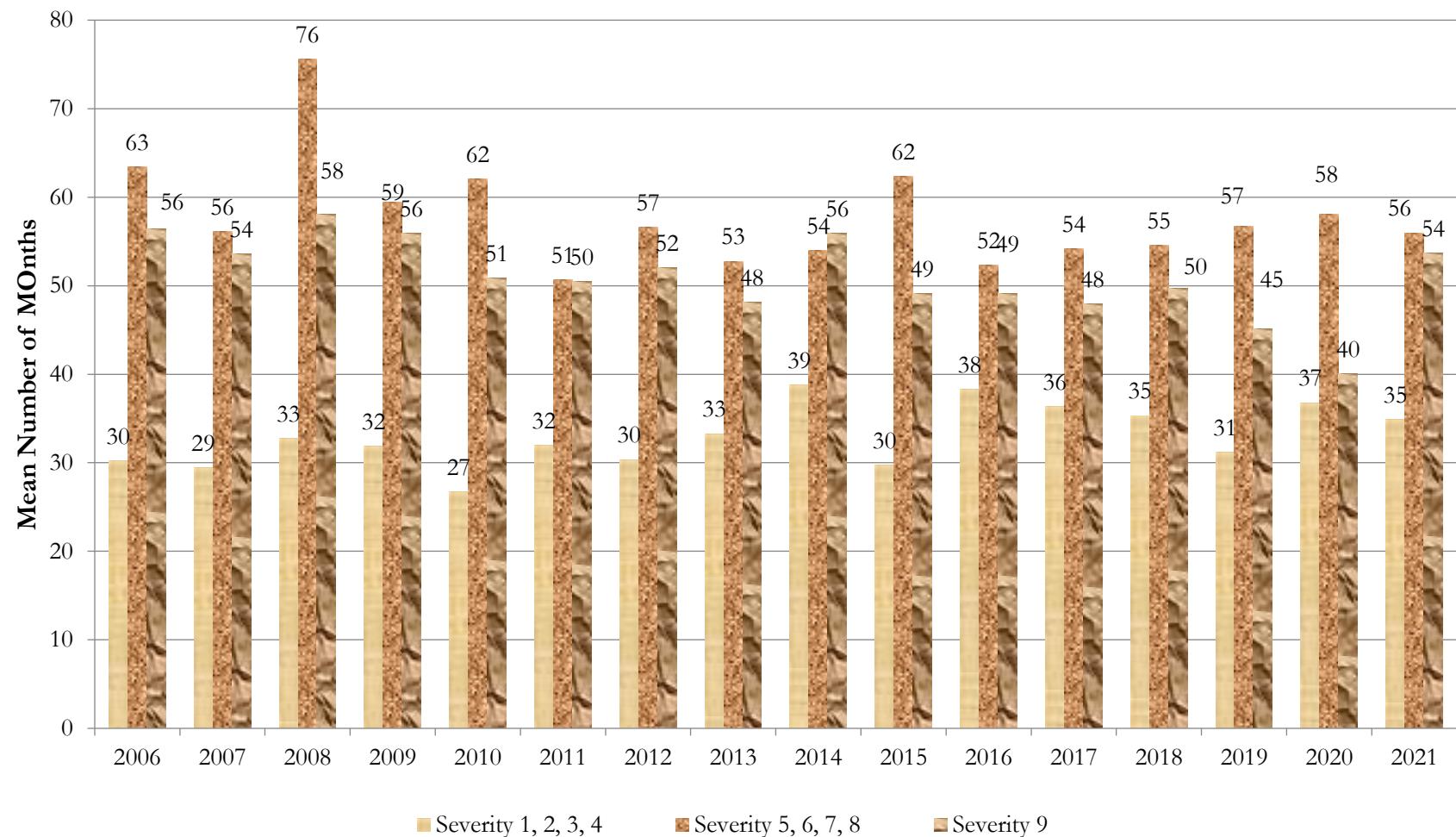
Bodily Injury Severity of Paid Claims - Physicians & Surgeons

Mean Number of Months from Incident to Disposition



Bodily Injury Severity of Paid Claims - Hospitals

Mean Number of Months from Incident to Disposition



Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data for all medical providers, physicians & Surgeons, and Hospitals are presented separately for the years preceding three years. Summaries include:

- Average number of months from incident to close
- Number of claims reported and closed
- Cumulative percentage of number of claims
- Total indemnity paid
- Cumulative percentage of indemnity paid for closed claims
- Average economic damages
- Average non-economic damages
- Average indemnity
- Average loss adjustment expense

The following terms are used in subsequent tables:

Economic damages: damages arising from monetary harm including medical bills, lost wages, and lost earning capacity.

Non-economic damages: damages arising from non-monetary harm, including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Loss adjustment expenses: expense paid to defense counsel and all other allocated loss adjustment expenses, such as filing fees, telephone charges, and fees for expert witnesses.

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2021										
Indemnity Range	Average Months	Closed Claims	Cumulative % of	Indemnity Paid	Cumulative % of	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense	
			Claims		Indemnity Paid		Economic Damages			
None	43	297	48.2%	\$0	0.0%	\$0	\$0	\$0	\$28,531	
1,000 - 1,999	11	6	49.2%	\$7,004	0.0%	\$799	\$368	\$1,167	\$536	
3,000 - ,3999	37	2	49.5%	\$6,500	0.0%	\$3,250	\$0	\$3,250	\$9,599	
4,000 - 4,999	8	2	49.8%	\$8,500	0.0%	\$0	\$4,250	\$4,250	\$0	
5,000 - 5,999	37	7	51.0%	\$35,100	0.0%	\$1,114	\$3,900	\$5,014	\$10,240	
6,000 - 6,999	98	1	51.1%	\$6,000	0.0%	\$3,000	\$3,000	\$6,000	\$325	
8,000 - 8,999	19	1	51.3%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082	
9,000 - 9,999	39	1	51.5%	\$9,248	0.1%	\$5,248	\$4,000	\$9,248	\$0	
10,000 - 19,999	32	15	53.9%	\$188,656	0.2%	\$4,865	\$7,713	\$12,577	\$12,022	
20,000 - 29,999	51	13	56.0%	\$305,586	0.4%	\$5,573	\$17,934	\$23,507	\$48,464	
30,000 - 39,999	21	10	57.6%	\$315,630	0.6%	\$13,513	\$18,050	\$31,563	\$7,138	
40,000 - 49,999	43	5	58.4%	\$213,604	0.7%	\$560	\$42,161	\$42,721	\$47,446	
50,000 - 59,999	26	6	59.4%	\$300,000	0.9%	\$4,833	\$45,167	\$50,000	\$11,184	
60,000 - 69,999	50	5	60.2%	\$304,000	1.1%	\$11,664	\$49,136	\$60,800	\$26,893	
70,000 - 79,999	37	11	62.0%	\$810,000	1.6%	\$32,068	\$41,568	\$73,636	\$34,386	
80,000 - 89,999	112	1	62.2%	\$80,000	1.6%	\$16,600	\$58,400	\$80,000	\$26,470	
90,000 - 99,999	74	2	62.5%	\$185,000	1.7%	\$0	\$92,500	\$92,500	\$106,244	
100,000 -199,999	42	60	72.2%	\$8,468,584	7.0%	\$43,349	\$93,436	\$141,143	\$44,423	
200,000 - 299,999	45	43	79.2%	\$10,017,500	13.2%	\$87,899	\$145,066	\$232,965	\$82,110	
300,000 - 399,999	43	26	83.4%	\$8,697,000	18.6%	\$118,809	\$215,691	\$334,500	\$58,672	
400,000 - 499,999	46	25	87.5%	\$10,876,800	25.4%	\$143,980	\$291,092	\$435,072	\$246,374	
500,000 - 999,999	50	44	94.6%	\$29,060,791	43.4%	\$212,708	\$447,765	\$660,473	\$229,095	
1,000,000 - 1,999,999	60	20	97.9%	\$26,605,786	59.9%	\$409,503	\$897,453	\$1,330,289	\$274,087	
2,000,000 - 2,999,999	100	6	98.9%	\$13,310,000	68.2%	\$1,481,733	\$736,600	\$2,218,333	\$364,882	
3,000,000 - 3,999,999	93	1	99.0%	\$3,000,000	70.0%	\$1,500,000	\$1,500,000	\$3,000,000	\$2,121,044	
Over 4,000,000	65	6	100.0%	\$48,250,001	100.0%	\$7,060,860	\$980,807	\$8,041,667	\$475,611	
Total	44	616	.	\$161,069,290	.	\$136,601	\$123,685	\$261,476	\$76,488	
Total (Paid Only)	45	319	.	\$161,069,290	.	\$263,781	\$238,840	\$504,919	\$121,138	

Summary by Indemnity Range Awarded to Each Injured Party, Cases with at least one Physician, Closed in 2021									
Indemnity Range	Average Months	Closed Claims	Cumulative	Indemnity Paid	Cumulative % of	Average Economic Damages	Average Non-	Average Indemnity	Average Expense
			% of Claims		Indemnity Paid		Economic Damages		
None	46	131	48.3%	\$0	0.0%	\$0	\$0	\$0	\$53,693
5,000 - 5,999	95	1	48.7%	\$5,000	0.0%	\$0	\$5,000	\$5,000	\$0
8,000 - 8,999	19	1	49.1%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082
9,000 - 9,999	39	1	49.5%	\$9,248	0.0%	\$5,248	\$4,000	\$9,248	\$0
10,000 - 19,999	71	3	50.6%	\$35,000	0.1%	\$2,520	\$9,147	\$11,667	\$33,462
20,000 - 29,999	32	2	51.3%	\$47,500	0.1%	\$11,250	\$12,500	\$23,750	\$1,917
30,000 - 39,999	18	3	52.4%	\$92,000	0.2%	\$11,267	\$19,400	\$30,667	\$1,217
40,000 - 49,999	43	5	54.2%	\$213,604	0.5%	\$560	\$42,161	\$42,721	\$47,446
50,000 - 59,999	36	1	54.6%	\$50,000	0.6%	\$25,000	\$25,000	\$50,000	\$59,761
70,000 - 79,999	36	2	55.4%	\$145,000	0.7%	\$45,000	\$27,500	\$72,500	\$35,374
90,000 - 99,999	74	2	56.1%	\$185,000	1.0%	\$0	\$92,500	\$92,500	\$106,244
100,000 -199,999	44	15	61.6%	\$2,229,500	3.7%	\$43,440	\$105,193	\$148,633	\$51,222
200,000 - 299,999	55	22	69.7%	\$5,140,000	9.9%	\$89,668	\$143,968	\$233,636	\$117,262
300,000 - 399,999	48	18	76.4%	\$6,069,500	17.2%	\$117,633	\$219,561	\$337,194	\$69,326
400,000 - 499,999	50	16	82.3%	\$7,012,574	25.7%	\$183,906	\$254,380	\$438,286	\$359,988
500,000 - 999,999	49	27	92.3%	\$16,969,781	46.2%	\$207,573	\$420,937	\$628,510	\$349,659
1,000,000 - 1,999,999	51	14	97.4%	\$18,371,212	68.3%	\$291,428	\$987,468	\$1,312,229	\$255,762
2,000,000 - 2,999,999	70	3	98.5%	\$7,310,000	77.2%	\$1,246,800	\$1,189,867	\$2,436,667	\$581,458
3,000,000 - 3,999,999	93	1	98.9%	\$3,000,000	80.8%	\$1,500,000	\$1,500,000	\$3,000,000	\$2,121,044
Over 4,000,000	61	3	100.0%	\$15,900,001	100.0%	\$4,047,222	\$1,252,778	\$5,300,000	\$372,855
Total	48	271	.	\$82,792,920	.	\$128,940	\$174,847	\$305,509	\$133,163
Total (Paid Only)	50	140	.	\$82,792,920	.	\$249,590	\$338,454	\$591,378	\$207,524

Summary by Indemnity Range Awarded to Each Injured Party, Cases with at least one Hospital, Closed in 2021										
Indemnity Range	Average Months	Closed Claims	Cumulative % of	Indemnity Paid	Cumulative % of	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense	
			Claims		Indemnity Paid		Economic Damages			
None	48	114	41.0%	\$0	0.0%	\$0	\$0	\$0	\$24,412	
1,000 - 1,999	17	3	42.1%	\$3,895	0.0%	\$1,020	\$278	\$1,298	\$20	
4,000 - 4,999	6	1	42.5%	\$4,500	0.0%	.	\$4,500	\$4,500	.	
5,000 - 5,999	29	4	43.9%	\$20,000	0.0%	\$1,325	\$3,675	\$5,000	\$6,250	
8,000 - 8,999	19	1	44.2%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082	
10,000 - 19,999	38	10	47.8%	\$133,280	0.2%	\$5,273	\$8,055	\$13,328	\$14,918	
20,000 - 29,999	62	8	50.7%	\$190,586	0.3%	\$4,838	\$18,986	\$23,823	\$68,219	
30,000 - 39,999	18	5	52.5%	\$155,000	0.5%	\$7,980	\$23,020	\$31,000	\$778	
40,000 - 49,999	46	2	53.2%	\$87,500	0.6%	\$1,400	\$42,350	\$43,750	\$38,042	
50,000 - 59,999	28	4	54.7%	\$200,000	0.7%	\$6,250	\$43,750	\$50,000	\$14,940	
60,000 - 69,999	40	3	55.8%	\$182,000	0.9%	\$13,640	\$47,027	\$60,667	\$28,807	
70,000 - 79,999	35	8	58.6%	\$590,000	1.4%	\$29,719	\$44,031	\$73,750	\$32,848	
90,000 - 99,999	74	2	59.4%	\$185,000	1.6%	\$0	\$92,500	\$92,500	\$106,244	
100,000 - 199,999	46	21	66.9%	\$2,788,750	4.2%	\$38,714	\$94,083	\$132,798	\$49,890	
200,000 - 299,999	54	16	72.7%	\$3,857,500	7.7%	\$97,434	\$143,659	\$241,094	\$100,282	
300,000 - 399,999	45	11	76.6%	\$3,875,000	11.2%	\$79,036	\$273,237	\$352,273	\$88,620	
400,000 - 499,999	50	11	80.6%	\$4,744,226	15.5%	\$111,773	\$319,521	\$431,293	\$134,260	
500,000 - 999,999	53	35	93.2%	\$22,504,781	36.1%	\$179,273	\$463,721	\$642,994	\$271,223	
1,000,000 - 1,999,999	53	8	96.0%	\$10,468,286	45.6%	\$525,111	\$783,424	\$1,308,536	\$297,434	
2,000,000 - 2,999,999	75	5	97.8%	\$11,310,000	56.0%	\$1,378,080	\$883,920	\$2,262,000	\$437,859	
Over 4,000,000	65	6	100.0%	\$48,250,001	100.0%	\$7,060,860	\$980,807	\$8,041,667	\$475,611	
Total	48	278	.	\$109,558,305	.	\$232,565	\$161,530	\$394,095	\$94,344	
Total (Paid Only)	48	164	.	\$109,558,305	.	\$394,226	\$273,813	\$668,038	\$142,955	

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2020									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	46	296	46.1%	\$0	0.0%	\$0	\$0	\$0	\$28,894
1,000 - 1,999	12	6	47.0%	\$5,357	0.0%	\$476	\$417	\$893	\$725
2,000 - 2,999	18	4	47.7%	\$9,580	0.0%	\$683	\$1,712	\$2,395	\$6,668
3,000 - ,3999	68	2	48.0%	\$7,616	0.0%	\$3,390	\$418	\$3,808	\$5,123
4,000 - 4,999	20	5	48.8%	\$21,667	0.0%	\$2,333	\$1,100	\$4,333	\$2,400
5,000 - 5,999	18	10	50.3%	\$51,588	0.1%	\$2,080	\$2,520	\$5,159	\$3,644
6,000 - 6,999	89	2	50.6%	\$12,500	0.1%	\$0	\$6,250	\$6,250	\$8,311
7,000 - 7,999	25	2	50.9%	\$14,000	0.1%	\$0	\$7,000	\$7,000	\$5,298
8,000 - 8,999	19	1	51.1%	\$8,000	0.1%	\$4,480	\$3,520	\$8,000	\$0
9,000 - 9,999	185	1	51.3%	\$9,500	0.1%	\$4,750	\$4,750	\$9,500	\$16,199
10,000 - 19,999	22	18	54.1%	\$247,000	0.2%	\$5,891	\$7,831	\$13,722	\$11,764
20,000 - 29,999	32	12	55.9%	\$286,007	0.4%	\$8,226	\$15,608	\$23,834	\$15,157
30,000 - 39,999	36	5	56.7%	\$166,000	0.5%	\$3,750	\$22,750	\$33,200	\$17,882
40,000 - 49,999	31	5	57.5%	\$212,500	0.6%	\$15,520	\$26,980	\$42,500	\$28,938
50,000 - 59,999	43	12	59.4%	\$600,000	1.0%	\$15,409	\$34,591	\$50,000	\$96,719
60,000 - 69,999	29	9	60.8%	\$577,500	1.3%	\$23,902	\$40,265	\$64,167	\$6,468
70,000 - 79,999	40	11	62.5%	\$817,000	1.8%	\$18,689	\$55,584	\$74,273	\$20,904
80,000 - 89,999	45	3	62.9%	\$257,500	1.9%	\$21,266	\$64,568	\$85,833	\$48,665
90,000 - 99,999	38	3	63.4%	\$277,500	2.1%	\$47,083	\$45,417	\$92,500	\$65,406
100,000 -199,999	41	56	72.1%	\$8,163,737	6.8%	\$48,051	\$97,730	\$145,781	\$52,639
200,000 - 299,999	41	46	79.3%	\$10,612,500	13.0%	\$93,643	\$137,064	\$230,707	\$59,396
300,000 - 399,999	49	34	84.6%	\$11,438,679	19.7%	\$116,291	\$220,141	\$336,432	\$110,788
400,000 - 499,999	48	17	87.2%	\$7,260,370	23.9%	\$49,381	\$377,700	\$427,081	\$99,724
500,000 - 999,999	47	45	94.2%	\$28,827,936	40.7%	\$246,049	\$394,572	\$640,621	\$148,112
1,000,000 - 1,999,999	64	18	97.0%	\$21,816,734	53.4%	\$431,552	\$749,377	\$1,212,041	\$295,844
2,000,000 - 2,999,999	54	8	98.3%	\$19,200,000	64.6%	\$1,726,375	\$673,625	\$2,400,000	\$468,624

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2020										
Indemnity Range	Average Months	Number of Closed Claims		Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
3,000,000 - 3,999,999	43	2		98.6%	\$6,700,000	68.5%	\$2,000,000	\$1,350,000	\$3,350,000	\$418,114
Over 4,000,000	55	9		100.0%	\$54,137,577	100.0%	\$3,984,123	\$2,031,163	\$6,015,286	\$2,295,276
Total	44	642	.		\$171,738,348	.	\$133,124	\$133,441	\$267,505	\$92,647
Total (Paid Only)	42	346	.		\$171,738,348	.	\$247,011	\$247,598	\$496,354	\$147,187

Summary by Indemnity Range Awarded to Each Injured Party, Cases with at least one Physician, Closed in 2020

Indemnity Range	Average Months	Number of Closed Claims		Indemnity Paid	Cumulative % of Indemnity Paid		Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
		Cumulative % of Claims	Indemnity Paid		% of Indemnity Paid					
None	50	128	46.2%	\$0	0.0%		\$0	\$0	\$0	\$43,547
1,000 - 1,999	16	1	46.6%	\$1,335	0.0%		\$1,335	\$0	\$1,335	\$0
5,000 - 5,999	39	1	46.9%	\$5,500	0.0%		\$0	\$5,500	\$5,500	\$18,769
6,000 - 6,999	30	1	47.3%	\$6,250	0.0%		\$0	\$6,250	\$6,250	\$5,250
9,000 - 9,999	185	1	47.7%	\$9,500	0.0%		\$4,750	\$4,750	\$9,500	\$16,199
10,000 - 19,999	41	5	49.5%	\$64,000	0.1%		\$7,600	\$5,200	\$12,800	\$34,458
20,000 - 29,999	33	1	49.8%	\$25,000	0.1%		\$10,000	\$15,000	\$25,000	\$7,601
30,000 - 39,999	31	2	50.5%	\$60,000	0.2%		\$0	\$30,000	\$30,000	\$8,825
40,000 - 49,999	72	1	50.9%	\$40,000	0.2%		\$22,400	\$17,600	\$40,000	\$127,783
50,000 - 59,999	71	4	52.4%	\$200,000	0.4%		\$21,000	\$29,000	\$50,000	\$254,779
60,000 - 69,999	36	2	53.1%	\$130,000	0.5%		\$2,500	\$62,500	\$65,000	\$6,402
70,000 - 79,999	63	4	54.5%	\$295,000	0.8%		\$13,750	\$60,000	\$73,750	\$38,441
80,000 - 89,999	55	2	55.2%	\$172,500	0.9%		\$31,875	\$54,375	\$86,250	\$42,025
100,000 -199,999	49	18	61.7%	\$2,549,500	3.3%		\$27,039	\$114,600	\$141,639	\$84,895
200,000 - 299,999	46	21	69.3%	\$4,860,000	7.7%		\$103,978	\$127,450	\$231,429	\$97,106
300,000 - 399,999	57	23	77.6%	\$7,633,179	14.6%		\$114,900	\$216,978	\$331,877	\$152,720
400,000 - 499,999	57	10	81.2%	\$4,298,370	18.6%		\$59,547	\$370,290	\$429,837	\$128,941
500,000 - 999,999	57	26	90.6%	\$16,677,615	33.8%		\$245,478	\$395,968	\$641,447	\$205,976
1,000,000 - 1,999,999	78	13	95.3%	\$15,481,734	47.9%		\$400,531	\$747,295	\$1,190,903	\$260,733
2,000,000 - 2,999,999	59	5	97.1%	\$11,850,000	58.7%		\$1,672,200	\$697,800	\$2,370,000	\$667,077
3,000,000 - 3,999,999	43	2	97.8%	\$6,700,000	64.8%		\$2,000,000	\$1,350,000	\$3,350,000	\$418,114
Over 4,000,000	60	6	100.0%	\$38,600,000	100.0%		\$4,709,000	\$1,724,333	\$6,433,333	\$3,404,638
Total	53	277	.	\$109,659,483	.		\$210,819	\$183,042	\$395,883	\$176,617
Total (Paid Only)	56	149	.	\$109,659,483	.		\$391,926	\$340,285	\$735,970	\$290,932

Summary by Indemnity Range Awarded to Each Injured Party, Cases with at least one Hospital, Closed in 2020									
Indemnity Range	Average Months	Number of Closed Claims		Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages		
		Closed Claims	% of Claims				Average Indemnity	Average Expense	
None	57	117	38.0%	\$0	0.0%	\$0	\$0	\$0	\$44,157
1,000 - 1,999	12	5	39.6%	\$4,022	0.0%	\$305	\$500	\$804	\$870
2,000 - 2,999	21	3	40.6%	\$7,080	0.0%	\$911	\$1,449	\$2,360	\$8,058
3,000 - 3,999	127	1	40.9%	\$3,800	0.0%	\$2,964	\$836	\$3,800	\$10,246
4,000 - 4,999	18	2	41.6%	\$8,500	0.0%	\$250	\$1,750	\$4,250	\$5,900
5,000 - 5,999	12	4	42.9%	\$20,500	0.0%	\$2,700	\$2,425	\$5,125	\$388
6,000 - 6,999	147	1	43.2%	\$6,250	0.0%	\$0	\$6,250	\$6,250	\$11,371
7,000 - 7,999	36	1	43.5%	\$7,000	0.1%	.	\$7,000	\$7,000	\$9,945
8,000 - 8,999	19	1	43.8%	\$8,000	0.1%	\$4,480	\$3,520	\$8,000	\$0
9,000 - 9,999	185	1	44.2%	\$9,500	0.1%	\$4,750	\$4,750	\$9,500	\$16,199
10,000 - 19,999	22	9	47.1%	\$117,000	0.2%	\$4,651	\$8,349	\$13,000	\$3,888
20,000 - 29,999	33	6	49.0%	\$145,000	0.3%	\$6,500	\$17,667	\$24,167	\$11,083
30,000 - 39,999	19	1	49.4%	\$35,000	0.3%	.	\$35,000	\$35,000	\$15,336
40,000 - 49,999	25	2	50.0%	\$87,500	0.4%	\$12,600	\$31,150	\$43,750	\$3,086
50,000 - 59,999	44	11	53.6%	\$550,000	0.8%	\$14,537	\$35,463	\$50,000	\$102,142
60,000 - 69,999	19	3	54.6%	\$195,000	1.0%	\$35,700	\$29,300	\$65,000	\$1,658
70,000 - 79,999	28	6	56.5%	\$447,000	1.3%	\$24,680	\$49,821	\$74,500	\$4,037
80,000 - 89,999	28	1	56.8%	\$87,500	1.4%	\$43,750	\$43,750	\$87,500	\$25,400
90,000 - 99,999	55	1	57.1%	\$95,000	1.5%	\$50,000	\$45,000	\$95,000	\$144,375
100,000 - 199,999	45	30	66.9%	\$4,387,987	5.0%	\$41,034	\$105,232	\$146,266	\$65,209
200,000 - 299,999	42	21	73.7%	\$4,862,500	8.9%	\$106,659	\$124,889	\$231,548	\$68,311
300,000 - 399,999	55	16	78.9%	\$5,451,179	13.3%	\$103,811	\$236,887	\$340,699	\$172,605
400,000 - 499,999	47	12	82.8%	\$5,187,000	17.5%	\$10,383	\$421,867	\$432,250	\$103,463
500,000 - 999,999	47	28	91.9%	\$18,307,822	32.2%	\$226,719	\$427,132	\$653,851	\$159,150
1,000,000 - 1,999,999	59	9	94.8%	\$10,921,734	41.0%	\$516,660	\$696,866	\$1,213,526	\$419,747

Summary by Indemnity Range Awarded to Each Injured Party, Cases with at least one Hospital, Closed in 2020										
Indemnity Range	Average Months	Number of Closed Claims		Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
2,000,000 - 2,999,999	54	5		96.43%	\$12,650,000	51.11%	\$1,892,200	\$637,800	\$2,530,000	\$348,786
3,000,000 - 3,999,999	43	2		97.08%	\$6,700,000	56.49%	\$2,000,000	\$1,350,000	\$3,350,000	\$418,114
Over 4,000,000	55	9		100.00%	\$54,137,577	100.00%	\$3,984,123	\$2,031,163	\$6,015,286	\$2,295,276
Total	49	308	.		\$124,439,451	.	\$214,985	\$189,025	\$404,024	\$147,945
Total (Paid Only)	44	191	.		\$124,439,451	.	\$346,677	\$304,815	\$651,515	\$211,522

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2019									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	43	376	51.2%	\$0	0.0%	\$0	\$0	\$0	\$51,530
1,000 - 1,999	13	9	52.4%	\$10,878	0.0%	\$577	\$631	\$1,209	\$539
2,000 - 2,999	31	5	53.1%	\$11,543	0.0%	\$653	\$1,656	\$2,309	\$59,381
3,000 - ,3999	19	2	53.3%	\$6,500	0.0%	\$1,775	\$1,475	\$3,250	\$433
5,000 - 5,999	33	8	54.4%	\$40,500	0.0%	\$1,494	\$3,569	\$5,063	\$4,679
7,000 - 7,999	31	3	54.8%	\$22,000	0.1%	\$2,500	\$4,833	\$7,333	\$4,562
8,000 - 8,999	11	1	55.0%	\$8,500	0.1%	\$560	\$7,940	\$8,500	\$7,872
9,000 - 9,999	5	2	55.2%	\$18,488	0.1%	\$9,244	\$0	\$9,244	\$0
10,000 - 19,999	31	9	56.5%	\$118,000	0.1%	\$4,782	\$8,329	\$13,111	\$55,878
20,000 - 29,999	37	13	58.2%	\$308,000	0.3%	\$5,515	\$18,177	\$23,692	\$24,573
30,000 - 39,999	48	10	59.6%	\$327,500	0.5%	\$10,892	\$21,858	\$32,750	\$105,917
40,000 - 49,999	23	2	59.9%	\$80,000	0.5%	\$20,000	\$20,000	\$40,000	\$0
50,000 - 59,999	43	9	61.1%	\$450,000	0.8%	\$11,838	\$38,162	\$50,000	\$92,206
60,000 - 69,999	48	8	62.2%	\$495,000	1.0%	\$16,825	\$45,050	\$61,875	\$28,874
70,000 - 79,999	39	13	64.0%	\$962,500	1.6%	\$17,035	\$51,235	\$74,038	\$61,345
80,000 - 89,999	47	3	64.4%	\$252,500	1.7%	\$40,000	\$44,167	\$84,167	\$25,398
90,000 - 99,999	39	6	65.2%	\$559,999	2.0%	\$47,133	\$46,201	\$93,333	\$95,445
100,000 -199,999	46	61	73.5%	\$8,227,500	6.5%	\$65,039	\$69,018	\$134,877	\$55,553
200,000 - 299,999	48	61	81.8%	\$13,971,250	14.2%	\$94,263	\$131,905	\$229,037	\$62,687
300,000 - 399,999	52	37	86.8%	\$12,176,250	20.8%	\$136,327	\$192,220	\$329,088	\$89,510
400,000 - 499,999	37	22	89.8%	\$9,362,008	26.0%	\$146,856	\$278,690	\$425,546	\$59,104
500,000 - 999,999	56	34	94.4%	\$23,919,941	39.0%	\$268,118	\$435,410	\$703,528	\$156,168
1,000,000 - 1,999,999	51	26	98.0%	\$33,292,631	57.3%	\$571,006	\$709,480	\$1,280,486	\$292,179
2,000,000 - 2,999,999	59	6	98.8%	\$14,150,000	65.0%	\$996,270	\$1,212,063	\$2,358,333	\$203,001

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2019

Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
3,000,000 - 3,999,999	72	3	99.2%	\$10,650,000	70.8%	\$1,683,333	\$1,866,667	\$3,550,000	\$304,127
Over 4,000,000	73	6	100.0%	\$53,291,609	100.0%	\$4,089,726	\$4,792,209	\$8,881,935	\$1,648,849
Total	44	735	.	\$182,713,097	.	\$107,075	\$139,854	\$248,589	\$82,830
Total (Paid Only)	45	359	.	\$182,713,097	.	\$219,220	\$286,332	\$508,950	\$115,613

Summary by Indemnity Range Awarded to Each Injured Party, Cases with at least one Physician, Closed in 2019									
Indemnity Range	Number of			Cumulative			Average		
	Average Months	Closed Claims	% of Claims	Indemnity Paid	% of Indemnity Paid	Economic Damages	Non-Economic Damages	Average Indemnity	Average Expense
None	51	174	53.2%	\$0	0.0%	\$0	\$0	\$0	\$97,760
2,000 - 2,999	67	1	53.5%	\$2,000	0.0%	\$0	\$2,000	\$2,000	\$293,320
5,000 - 5,999	51	1	53.8%	\$5,000	0.0%	\$650	\$4,350	\$5,000	\$25,788
7,000 - 7,999	35	2	54.4%	\$15,000	0.0%	\$3,750	\$3,750	\$7,500	\$6,568
10,000 - 19,999	46	2	55.1%	\$22,500	0.0%	\$5,000	\$6,250	\$11,250	\$221,514
20,000 - 29,999	45	4	56.3%	\$100,500	0.1%	\$6,000	\$19,125	\$25,125	\$58,348
30,000 - 39,999	61	3	57.2%	\$97,500	0.2%	\$840	\$31,660	\$32,500	\$331,546
50,000 - 59,999	54	4	58.4%	\$200,000	0.4%	\$12,500	\$37,500	\$50,000	\$206,631
60,000 - 69,999	68	2	59.0%	\$120,000	0.5%	\$31,800	\$28,200	\$60,000	\$87,358
70,000 - 79,999	67	3	59.9%	\$217,500	0.7%	\$36,167	\$36,333	\$72,500	\$210,469
90,000 - 99,999	71	2	60.6%	\$185,000	0.9%	\$14,000	\$78,500	\$92,500	\$274,667
100,000 - 199,999	60	17	65.8%	\$2,335,000	3.0%	\$70,762	\$63,650	\$137,353	\$106,362
200,000 - 299,999	59	27	74.0%	\$6,248,750	8.6%	\$81,846	\$143,108	\$231,435	\$106,967
300,000 - 399,999	66	20	80.1%	\$6,580,000	14.5%	\$128,938	\$199,063	\$329,000	\$136,491
400,000 - 499,999	40	11	83.5%	\$4,712,500	18.7%	\$189,575	\$238,834	\$428,409	\$59,332
500,000 - 999,999	59	24	90.8%	\$17,534,941	34.4%	\$301,042	\$429,581	\$730,623	\$193,127
1,000,000 - 1,999,999	51	20	96.9%	\$25,292,631	57.1%	\$717,325	\$547,307	\$1,264,632	\$268,945
2,000,000 - 2,999,999	64	5	98.5%	\$11,650,000	67.6%	\$1,095,524	\$1,054,476	\$2,330,000	\$194,134
3,000,000 - 3,999,999	58	1	98.8%	\$3,900,000	71.1%	\$0	\$3,900,000	\$3,900,000	\$96,307
Over 4,000,000	79	4	100.0%	\$32,250,000	100.0%	\$2,592,186	\$5,470,314	\$8,062,500	\$1,373,274
Total	54	327	.	\$111,468,822	.	\$140,029	\$197,353	\$340,883	\$140,209
Total (Paid Only)	58	153	.	\$111,468,822	.	\$299,278	\$421,793	\$728,554	\$188,484

Summary by Indemnity Range Awarded to Each Injured Party, Cases with at least one Hospital, Closed in 2019									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	50	141	42.2%	\$0	0.0%	\$0	\$0	\$0	\$38,010
1,000 - 1,999	13	7	44.3%	\$8,286	0.0%	\$486	\$698	\$1,184	\$179
2,000 - 2,999	22	4	45.5%	\$9,543	0.0%	\$816	\$1,570	\$2,386	\$897
3,000 – 3,999	14	1	45.8%	\$3,000	0.0%	\$1,800	\$1,200	\$3,000	\$98
5,000 - 5,999	35	4	47.0%	\$20,000	0.0%	\$1,575	\$3,425	\$5,000	\$2,911
9,000 - 9,999	5	2	47.6%	\$18,488	0.1%	\$9,244	\$0	\$9,244	\$0
10,000 - 19,999	41	4	48.8%	\$56,500	0.1%	\$2,450	\$11,675	\$14,125	\$120,956
20,000 - 29,999	39	11	52.1%	\$258,000	0.3%	\$5,245	\$18,209	\$23,455	\$25,649
30,000 - 39,999	62	4	53.3%	\$130,000	0.5%	\$11,600	\$20,900	\$32,500	\$14,978
40,000 - 49,999	23	2	53.9%	\$80,000	0.5%	\$20,000	\$20,000	\$40,000	\$0
50,000 - 59,999	37	5	55.4%	\$250,000	0.8%	\$10,000	\$40,000	\$50,000	\$106,431
60,000 - 69,999	48	5	56.9%	\$310,000	1.0%	\$14,920	\$47,080	\$62,000	\$21,871
70,000 - 79,999	40	9	59.6%	\$667,500	1.7%	\$19,000	\$55,167	\$74,167	\$82,931
80,000 - 89,999	55	2	60.2%	\$165,000	1.8%	\$60,000	\$22,500	\$82,500	\$23,746
90,000 - 99,999	23	4	61.4%	\$374,999	2.1%	\$63,699	\$30,051	\$93,750	\$5,834
100,000 -199,999	43	26	69.2%	\$3,460,000	5.3%	\$70,679	\$62,398	\$133,077	\$57,194
200,000 - 299,999	48	21	75.5%	\$4,957,500	9.8%	\$71,843	\$155,895	\$236,071	\$83,022
300,000 - 399,999	45	24	82.6%	\$7,966,250	17.1%	\$136,373	\$195,554	\$331,927	\$102,223
400,000 - 499,999	32	12	86.2%	\$5,159,508	21.8%	\$97,792	\$332,167	\$429,959	\$57,794
500,000 - 999,999	54	19	91.9%	\$13,520,000	34.1%	\$235,649	\$475,930	\$711,579	\$173,171
1,000,000 - 1,999,999	58	17	97.0%	\$21,190,000	53.4%	\$516,950	\$729,520	\$1,246,471	\$277,653
2,000,000 - 2,999,999	34	3	97.9%	\$8,150,000	60.9%	\$1,252,902	\$1,463,765	\$2,716,667	\$248,628
3,000,000 - 3,999,999	72	3	98.8%	\$10,650,000	70.6%	\$1,683,333	\$1,866,667	\$3,550,000	\$304,127
Over 4,000,000	66	4	100.0%	\$32,250,000	100.0%	\$3,592,186	\$4,470,314	\$8,062,500	\$1,373,274
Total	46	334 .		\$109,654,574 .		\$135,010	\$192,773	\$328,307	\$87,424
Total (Paid Only)	44	193 .		\$109,654,574 .		\$233,644	\$333,608	\$568,158	\$123,525

Section III

Average Payments by Injury Severity And Lapsed Time to Disposition

This section illustrate the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the month from incident to disposition for all medical care providers, physicians and hospitals. Severity categories are defined as follows:

Temporary Injuries (1 – 4)

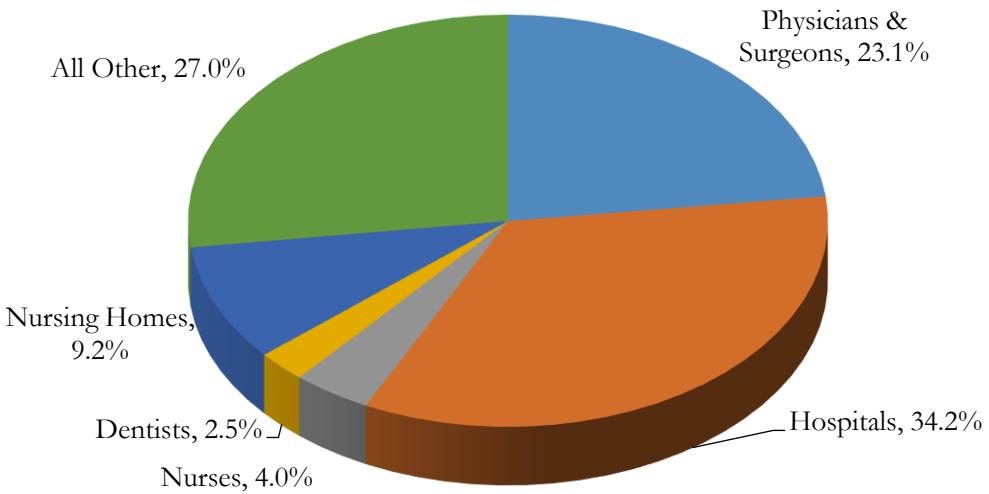
1. Emotional only - fright, no physical damage. Examples include breach of patient confidentiality, misdiagnosing a healthy patient with a condition, inappropriate legal or ethical behavior.
2. Insignificant – Lacerations, minor contusions, rash. No delay in recovery.
3. Minor – Infections, misset fracture, fall in hospital. Recovery is delayed.
4. Major –burns, surgical material retained, drug side-effect, temporary brain damage. Recovery delayed.

Permanent Non-Fatal Injuries (5 – 8)

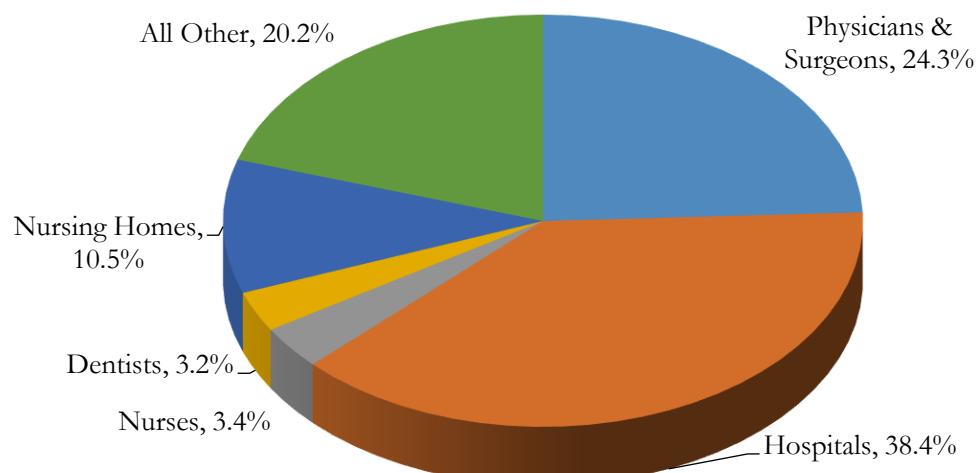
5. Minor – Loss of fingers, damage to internal organs. Injuries are non-disabling.
6. Significant – Deafness, loss of limb, loss or eye, one kidney or lung
7. Major – Paraplegia, blindness, loss of two limbs, significant brain damage
8. Grave – quadriplegia, severe brain damage, life-long care or fatal prognosis.

Fatalities – 9

Malpractic Payments by Provider Type 2021



Malpractic Payments by Provider Type 2020

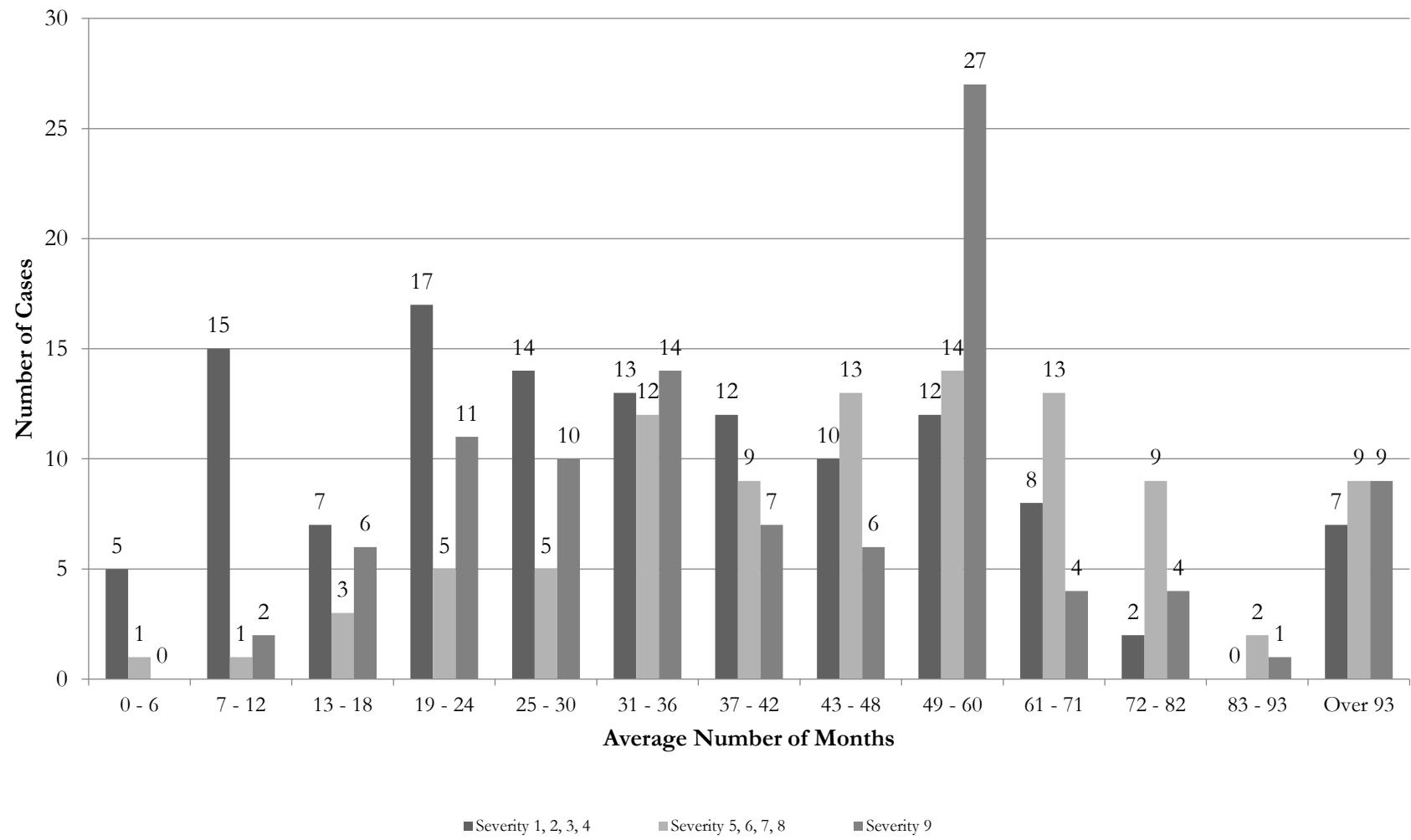


Claims by Provider Type													
	2021		2020 – 2021		2020		2019 – 2020		2019		2018 – 2019		
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
	Severity 1, 2, 3, 4 (Temporary Injuries)												
Chiropractors	1	\$1,000	-66.7%	-96.6%	3	\$29,833	200.0%	-70.2%	1	\$2,500	0.0%	3900.0%	
Clinics & Corporations	30	\$140,347	-18.9%	-37.6%	37	\$225,054	8.8%	72.3%	35	\$262,541	-2.9%	-50.3%	
Dentists	7	\$79,000	-30.0%	-72.7%	10	\$289,571	66.7%	195.5%	9	\$29,434	-33.3%	232.9%	
Hospitals	53	\$106,569	-28.4%	-19.3%	74	\$132,070	5.7%	-14.7%	81	\$148,121	-13.6%	4.5%	
Nurses	11	\$175,909	266.7%	-2.6%	3	\$180,619	-76.9%	60.3%	6	\$94,958	116.7%	18.7%	
Nursing Homes	10	\$193,574	-16.7%	8.2%	12	\$178,875	20.0%	21.7%	6	\$97,292	66.7%	51.1%	
Optometrists	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
Pharmacies	4	\$54,780	33.3%	79.6%	3	\$30,500	200.0%	335.7%	3	\$98,333	-66.7%	-92.9%	
Physicians & Surgeons	24	\$212,646	-22.6%	-18.7%	31	\$261,426	82.4%	14.2%	26	\$557,290	-34.6%	-58.9%	
Podiatrist/Chiropodist	1	\$217,500	.	.	0	\$0	-100.0%	-100.0%	1	\$75,000	0.0%	-88.7%	
Subtotal	141	\$140,592	-18.5%	-23.9%	173	\$184,795	13.1%	24.0%	168	\$223,019	-8.9%	-33.2%	
Severity 5, 6, 7, 8 (Permanent Injuries)													
Chiropractors	3	\$170,000	200.0%	88.9%	1	\$90,000	0.0%	-48.6%	3	\$366,667	-66.7%	-52.3%	
Clinics & Corporations	38	\$597,400	81.0%	7.2%	21	\$557,500	-51.2%	-17.5%	38	\$544,537	13.2%	24.1%	
Dentists	3	\$66,667	0.0%	-92.3%	3	\$866,667	200.0%	687.9%	3	\$40,000	-66.7%	175.0%	
Hospitals	39	\$1,430,083	-7.1%	3.3%	42	\$1,384,034	-22.2%	33.7%	63	\$790,231	-14.3%	31.0%	
Nurses	1	\$20,000	-85.7%	-90.5%	7	\$211,429	250.0%	-11.0%	4	\$258,750	-50.0%	-8.2%	
Nursing Homes	3	\$330,559	.	.	0	\$0	-100.0%	-100.0%	0	\$0	.	.	
Optometrists	1	\$1,000,000	.	.	0	\$0	-100.0%	-100.0%	0	\$0	.	.	
Pharmacies	1	\$55,000	.	.	0	\$0	.	.	0	\$0	.	.	
Physicians & Surgeons	40	\$444,788	-7.0%	-13.0%	43	\$511,469	-23.2%	-27.6%	61	\$458,229	-8.2%	54.1%	
Podiatrist/Chiropodist	0	\$0	-100.0%	-100.0%	1	\$180,000	.	.	4	\$241,987	-100.0%	-100.0%	
Subtotal	129	\$767,772	9.3%	-5.8%	118	\$815,085	-26.7%	4.3%	176	\$577,568	-8.5%	35.4%	

Claims by Provider Type													
	2021		2020 – 2021		2020		2019 – 2020		2019		2018 - 2019		
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
	Severity 9 (Fatality)												
Chiropractors	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	.
Clinics & Corporations	30	\$361,328	50.0%	22.4%	20	\$295,224	25.0%	-13.1%	32	\$271,882	-50.0%	24.9%	.
Dentists	0	\$0	.	.	0	\$0	-100.0%	-100.0%	0	\$0	.	.	.
Hospitals	46	\$313,121	4.5%	-23.2%	44	\$407,735	-8.3%	42.3%	49	\$333,237	-2.0%	-14.0%	.
Nurses	4	\$276,875	33.3%	20.8%	3	\$229,167	200.0%	-38.9%	4	\$102,500	-75.0%	265.9%	.
Nursing Homes	24	\$262,337	-31.4%	-17.1%	35	\$316,275	45.8%	68.4%	18	\$248,333	33.3%	-24.3%	.
Pharmacies	0	\$0	.	.	0	\$0	.	.	1	\$25,000	-100.0%	-100.0%	.
Physicians & Surgeons	29	\$329,526	16.0%	3.1%	25	\$319,474	-16.7%	-0.8%	27	\$319,409	11.1%	0.8%	.
Podiatrist/Chiropodist	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	.
Subtotal	133	\$317,318	4.7%	-7.5%	127	\$343,219	5.8%	21.0%	131	\$294,335	-8.4%	-3.7%	

Lapsed Months from Incident to Disposition

2021 Paid Incidents - All Cases



Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition
All Cases

Months from Injury to Disposition	2021		2020 – 2021		2020		2019 – 2020		2019		2018 - 2019	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	5	\$8,398	-44.4%	44.8%	9	\$5,800	-10.0%	-72.8%	10	\$21,323	-16.7%	224.2%
7 - 12	15	\$73,760	-11.8%	-40.5%	17	\$124,053	54.5%	102.2%	11	\$61,343	-31.3%	0.9%
13 - 18	7	\$71,286	-56.3%	-66.5%	16	\$212,740	-11.1%	82.4%	18	\$116,625	50.0%	201.0%
19 - 24	17	\$114,000	-22.7%	-28.4%	22	\$159,154	29.4%	27.1%	17	\$125,205	-5.6%	25.0%
25 - 30	14	\$160,571	7.7%	72.7%	13	\$92,964	-31.6%	-19.5%	19	\$115,500	-20.8%	-44.0%
31 - 36	13	\$163,107	-7.1%	5.9%	14	\$154,006	16.7%	-52.2%	12	\$322,042	71.4%	-77.7%
37 - 42	12	\$240,404	-14.3%	40.5%	14	\$171,107	100.0%	-59.8%	7	\$425,643	-22.2%	94.8%
43 - 48	10	\$243,450	-16.7%	5.8%	12	\$230,000	50.0%	64.3%	8	\$139,985	-38.5%	33.9%
48 - 60	12	\$303,401	-50.0%	4.2%	24	\$291,265	71.4%	36.8%	14	\$212,857	-26.3%	-37.1%
61 - 71	8	\$103,750	-11.1%	-71.3%	9	\$361,620	0.0%	176.5%	9	\$130,778	28.6%	-83.5%
72 - 82	2	\$760,000	-33.3%	-16.0%	3	\$904,667	-40.0%	445.0%	5	\$166,000	25.0%	-35.2%
83 - 93	0	\$0	-100.0%	-100.0%	2	\$379,185	-60.0%	12.1%	5	\$338,188	25.0%	83.1%
94 - 104	4	\$72,000	100.0%	-69.7%	2	\$237,500	100.0%	-53.4%	1	\$510,000	0.0%	284.9%
105 - 115	3	\$90,500	.	.	0	\$0	-100.0%	-100.0%	3	\$115,000	50.0%	240.7%
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	0	\$0	-100.0%	-100.0%	1	\$175,000	.	.	0	\$0	.	.
138 - 148	0	\$0	-100.0%	-100.0%	1	\$6,250	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	-100.0%	-100.0%	1	\$9,500	.	.	0	\$0	.	.
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition
All Cases

Months from Injury to Disposition	2021		2020 – 2021		2020		2019 – 2020		2019		2018 - 2019	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Subtotal	122	\$162,487	-23.8%	-18.7%	160	\$199,809	15.1%	21.8%	139	\$164,080	-7.9%	-33.9%
Severity 5, 6, 7 & 8 (Permanent Injuries)												
0 - 6	1	\$32,000	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	1	\$4,000	0.0%	-84.0%	1	\$25,000	.	.	0	\$0	-100.0%	-100.0%
13 - 18	3	\$891,667	-25.0%	397.1%	4	\$179,375	-42.9%	61.0%	7	\$111,400	-12.5%	-38.5%
19 - 24	5	\$148,617	-16.7%	-45.5%	6	\$272,917	-14.3%	-71.2%	7	\$946,429	0.0%	227.7%
25 - 30	5	\$409,000	-28.6%	15.7%	7	\$353,571	75.0%	-76.8%	4	\$1,525,000	0.0%	784.1%
31 - 36	12	\$1,124,307	50.0%	10.6%	8	\$1,016,875	-38.5%	-18.1%	13	\$1,241,154	8.3%	63.3%
37 - 42	9	\$775,722	-25.0%	-10.7%	12	\$868,958	20.0%	-42.2%	10	\$1,504,375	-37.5%	315.0%
43 - 48	13	\$715,154	62.5%	-60.4%	8	\$1,804,375	-52.9%	158.3%	17	\$698,456	0.0%	-32.9%
48 - 60	14	\$299,286	0.0%	-66.8%	14	\$900,357	-41.7%	80.3%	24	\$499,375	9.1%	-65.3%
61 - 71	13	\$1,710,449	85.7%	-21.0%	7	\$2,165,368	-12.5%	634.0%	8	\$295,000	-60.0%	-64.9%
72 - 82	9	\$1,853,611	28.6%	-27.6%	7	\$2,558,571	0.0%	-2.9%	7	\$2,634,516	-12.5%	452.2%
83 - 93	2	\$2,050,000	-66.7%	154.7%	6	\$805,000	-25.0%	-48.3%	8	\$1,556,250	33.3%	99.3%
94 - 104	2	\$1,750,000	-33.3%	19.3%	3	\$1,466,667	50.0%	762.7%	2	\$170,000	.	.
105 - 115	3	\$2,971,667	.	.	0	\$0	-100.0%	-100.0%	2	\$742,500	0.0%	160.5%
116 - 126	0	\$0	.	.	0	\$0	-100.0%	-100.0%	3	\$184,167	0.0%	-82.5%
127 - 137	1	\$650,000	.	.	0	\$0	-100.0%	-100.0%	2	\$7,750,000	0.0%	969.0%
138 - 148	1	\$500,000	.	.	0	\$0	-100.0%	-100.0%	2	\$550,000	100.0%	-45.0%
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$1,900,000	.	.
171 - 181	1	\$1,000,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
182 - 192	0	\$0	-100.0%	-100.0%	2	\$762,500	0.0%	-46.1%	2	\$1,415,000	.	.
193 - 203	0	\$0	-100.0%	-100.0%	1	\$900,000	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

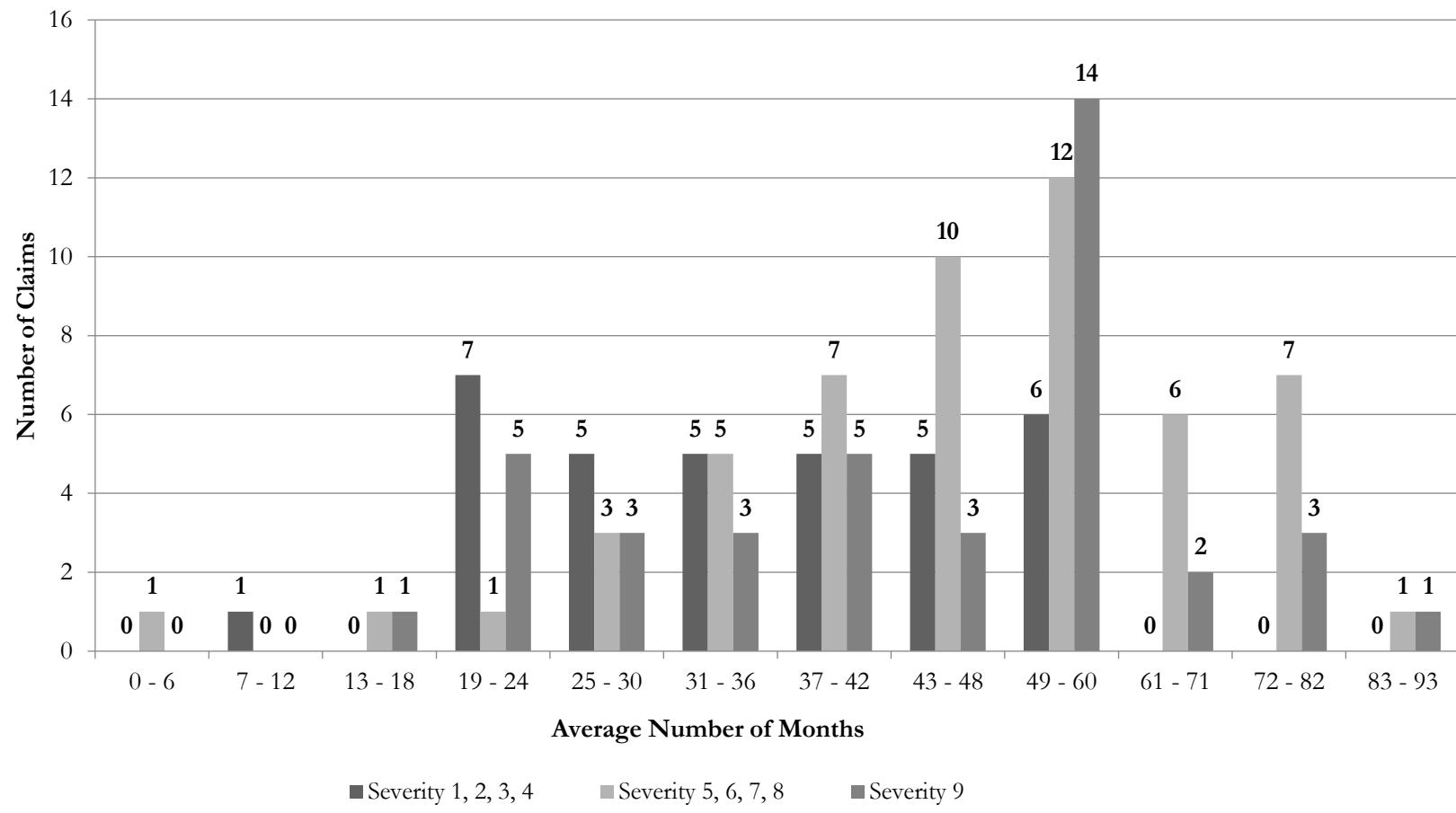
Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition
All Cases

Months from Injury to Disposition	2021		2020 – 2021		2020		2019 – 2020		2019		2018 - 2019	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
215 - 225	1	\$2,000,000	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	-100.0%	-100.0%	1	\$1,000,000	0.0%	166.7%	1	\$375,000	0.0%	1053.8%
Subtotal	96	\$1,031,694	10.3%	-6.7%	87	\$1,105,518	-27.5%	5.4%	120	\$1,048,970	-9.1%	36.2%
Severity 9 (Fatal)												
0 - 6	0	\$0	-100.0%	-100.0%	1	\$767,822	.	.	0	\$0	.	.
7 - 12	2	\$425,000	-50.0%	11.5%	4	\$381,250	33.3%	281.3%	3	\$100,000	200.0%	-20.6%
13 - 18	6	\$465,791	-40.0%	84.5%	10	\$252,500	100.0%	-54.0%	5	\$548,500	-28.6%	-6.1%
19 - 24	11	\$334,091	-8.3%	-35.8%	12	\$520,146	-25.0%	21.4%	16	\$428,438	166.7%	-8.5%
25 - 30	10	\$286,000	-37.5%	-28.9%	16	\$402,031	45.5%	-7.4%	11	\$434,091	10.0%	34.2%
31 - 36	14	\$448,571	16.7%	55.0%	12	\$289,375	20.0%	-41.1%	10	\$491,663	-16.7%	22.7%
37 - 42	7	\$234,286	-22.2%	-77.1%	9	\$1,021,859	-25.0%	220.5%	12	\$318,792	9.1%	19.8%
43 - 48	6	\$406,017	0.0%	14.0%	6	\$356,167	-50.0%	23.8%	12	\$287,708	-20.0%	-25.9%
48 - 60	27	\$489,311	145.5%	13.6%	11	\$430,909	0.0%	177.6%	11	\$155,227	-21.4%	-13.6%
61 - 71	4	\$271,875	-42.9%	-41.2%	7	\$462,627	-22.2%	211.3%	9	\$148,611	0.0%	-83.5%
72 - 82	4	\$880,000	-20.0%	312.9%	5	\$213,136	-16.7%	-31.7%	6	\$312,083	20.0%	66.0%
83 - 93	1	\$205,000	-66.7%	-41.4%	3	\$350,000	50.0%	-26.3%	2	\$475,000	0.0%	20.3%
94 - 104	2	\$964,247	.	.	0	\$0	-100.0%	-100.0%	2	\$547,500	-50.0%	54.9%
105 - 115	5	\$292,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
127 - 137	1	\$20,000	-50.0%	-84.2%	2	\$126,900	.	.	0	\$0	.	.
138 - 148	0	\$0	-100.0%	-100.0%	1	\$942,615	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$200,000	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition
All Cases

Months from Injury to Disposition	2021		2020 – 2021		2020		2019 – 2020		2019		2018 - 2019	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
193 - 203	1	\$235,000	.	.	0	\$0	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	101	\$417,854	2.0%	-5.1%	99	\$440,291	-1.0%	29.4%	100	\$340,296	1.0%	-12.6%

Lapsed Months from Incident to Disposition
2021 Paid Claims Involving At Least One Physician or Surgeon



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon													
Months from Injury to Disposition	2021		2020 – 2021		2020		2019 – 2020		2019		2019 - 2020		
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
	Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	
7 - 12	1	\$275,000	-50.0%	233.3%	2	\$82,500	.	.	0	\$0	-100.0%	-100.0%	
13 - 18	0	\$0	-100.0%	-100.0%	1	\$1,335	0.0%	-82.2%	1	\$7,500	0.0%	-92.5%	
19 - 24	7	\$129,714	75.0%	-53.3%	4	\$277,500	300.0%	23.3%	1	\$225,000	-50.0%	847.4%	
25 - 30	5	\$250,500	150.0%	42.1%	2	\$176,250	-33.3%	182.0%	3	\$62,500	-50.0%	-90.1%	
31 - 36	5	\$280,700	0.0%	31.0%	5	\$214,250	66.7%	-63.3%	3	\$583,333	50.0%	-87.3%	
37 - 42	5	\$291,850	-28.6%	11.6%	7	\$261,500	75.0%	-7.2%	4	\$281,875	33.3%	-45.0%	
43 - 48	5	\$379,000	-16.7%	53.1%	6	\$247,500	200.0%	-12.0%	2	\$281,250	-66.7%	242.6%	
48 - 60	6	\$282,096	-40.0%	-44.5%	10	\$508,500	66.7%	310.9%	6	\$123,750	-25.0%	-48.8%	
61 - 71	0	\$0	-100.0%	-100.0%	5	\$372,000	66.7%	115.9%	3	\$172,333	50.0%	4.4%	
72 - 82	0	\$0	-100.0%	-100.0%	3	\$904,667	-25.0%	395.7%	4	\$182,500	300.0%	-69.6%	
83 - 93	0	\$0	-100.0%	-100.0%	2	\$379,185	-33.3%	-9.1%	3	\$416,980	0.0%	70.2%	
94 - 104	3	\$94,000	200.0%	25.3%	1	\$75,000	.	.	0	\$0	.	.	
105 - 115	1	\$11,500	.	.	0	\$0	.	.	0	\$0	.	.	
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
127 - 137	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
138 - 148	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
182 - 192	0	\$0	-100.0%	-100.0%	1	\$9,500	.	.	0	\$0	.	.	
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	

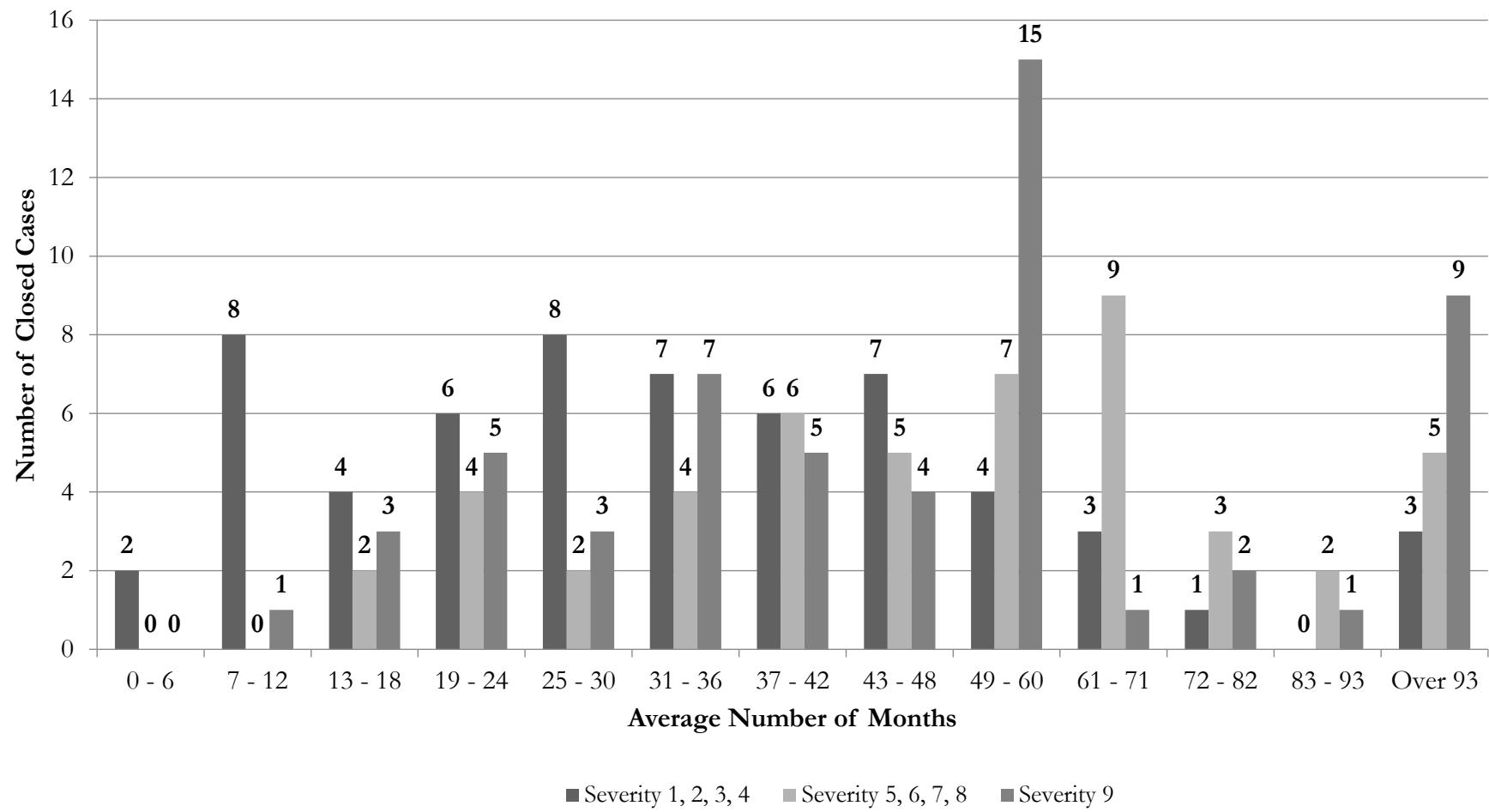
Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon													
Months from Injury to Disposition	2021		2020 – 2021		2020		2019 – 2020		2019		2019 - 2020		
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
	Subtotal	38	\$241,561	-22.4%	49	\$337,091	63.3%	42.4%	30	\$236,681	-23.1%	-55.9%	
Severity 5, 6, 7 & 8 (Permanent Injuries)													
0 - 6	1	\$32,000	.	.	0	\$0	.	.	0	\$0	.	.	
7 - 12	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	
13 - 18	1	\$1,625,000	0.0%	441.7%	1	\$300,000	0.0%	-40.0%	1	\$500,000	-50.0%	90.5%	
19 - 24	1	\$40,000	-50.0%	-86.6%	2	\$297,500	-33.3%	-82.1%	3	\$1,658,333	50.0%	128.7%	
25 - 30	3	\$658,333	-25.0%	115.0%	4	\$306,250	100.0%	-68.6%	2	\$975,000	100.0%	188.9%	
31 - 36	5	\$473,000	-16.7%	-30.9%	6	\$685,000	-33.3%	-51.5%	9	\$1,412,222	12.5%	92.3%	
37 - 42	7	\$963,571	-12.5%	-18.2%	8	\$1,178,125	100.0%	42.2%	4	\$828,437	-66.7%	110.4%	
43 - 48	10	\$834,700	42.9%	-59.1%	7	\$2,040,714	-30.0%	136.0%	10	\$864,875	42.9%	-4.9%	
48 - 60	12	\$311,667	0.0%	-68.7%	12	\$994,167	-40.0%	74.4%	20	\$570,000	42.9%	-66.3%	
61 - 71	6	\$493,333	0.0%	-64.6%	6	\$1,395,000	0.0%	337.1%	6	\$319,167	-57.1%	-54.2%	
72 - 82	7	\$2,083,214	0.0%	-18.6%	7	\$2,558,571	75.0%	70.6%	4	\$1,500,000	0.0%	163.7%	
83 - 93	1	\$2,100,000	-75.0%	122.5%	4	\$943,750	-20.0%	-60.1%	5	\$2,365,000	-16.7%	202.9%	
94 - 104	2	\$1,750,000	0.0%	79.5%	2	\$975,000	0.0%	473.5%	2	\$170,000	.	.	
105 - 115	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$742,500	0.0%	160.5%	
116 - 126	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$266,250	-33.3%	-74.6%	
127 - 137	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$12,500,000	.	.	
138 - 148	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$110,000	0.0%	-89.0%	
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
160 - 170	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$1,900,000	.	.	
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	
182 - 192	0	\$0	-100.0%	-100.0%	2	\$762,500	0.0%	-46.1%	2	\$1,415,000	.	.	
193 - 203	0	\$0	-100.0%	-100.0%	1	\$900,000	.	.	0	\$0	.	.	
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon													
Months from Injury to Disposition	2021		2020 – 2021		2020		2019 – 2020		2019		2019 - 2020		
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
	215 - 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	-100.0%	-100.0%	1	\$1,000,000	0.0%	166.7%	1	\$375,000	.	.	
Subtotal	56	\$857,348	-11.1%	-30.1%	63	\$1,226,984	-17.1%	11.9%	76	\$1,096,184	-3.8%	30.8%	
Severity 9 (Fatalities)													
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
7 - 12	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
13 - 18	1	\$700,000	-50.0%	27.3%	2	\$550,000	100.0%	22.2%	1	\$450,000	-50.0%	-65.4%	
19 - 24	5	\$465,000	400.0%	144.7%	1	\$190,000	-75.0%	-79.0%	4	\$906,250	100.0%	192.3%	
25 - 30	3	\$290,000	0.0%	-10.8%	3	\$325,000	-25.0%	-57.0%	4	\$756,250	33.3%	51.3%	
31 - 36	3	\$791,667	-25.0%	59.5%	4	\$496,250	0.0%	-36.3%	4	\$778,846	-20.0%	145.9%	
37 - 42	5	\$278,000	0.0%	-47.1%	5	\$525,347	-50.0%	59.2%	10	\$330,050	100.0%	15.6%	
43 - 48	3	\$515,368	200.0%	28.8%	1	\$400,000	-85.7%	21.6%	7	\$328,929	-22.2%	25.6%	
48 - 60	14	\$606,607	55.6%	24.6%	9	\$486,667	50.0%	182.8%	6	\$172,083	0.0%	2.7%	
61 - 71	2	\$437,500	-50.0%	37.0%	4	\$319,250	-20.0%	70.3%	5	\$187,500	0.0%	-86.3%	
72 - 82	3	\$1,108,333	-25.0%	397.7%	4	\$222,670	300.0%	-78.3%	1	\$1,025,000	-66.7%	469.4%	
83 - 93	1	\$205,000	-50.0%	-50.3%	2	\$412,500	0.0%	-13.2%	2	\$475,000	100.0%	9400.0%	
94 - 104	2	\$964,247	.	.	0	\$0	-100.0%	-100.0%	2	\$547,500	-50.0%	54.9%	
105 - 115	3	\$445,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
127 - 137	0	\$0	-100.0%	-100.0%	1	\$250,000	.	.	0	\$0	.	.	
138 - 148	0	\$0	-100.0%	-100.0%	1	\$942,615	.	.	0	\$0	.	.	
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$200,000	.	.	
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
182 - 192	0	0	.	.	0	0	.	.	0	0	.	.	

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon													
	2021		2020 – 2021		2020		2019 – 2020		2019		2019 - 2020		
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid	% Change, Average	Paid Claims	Average Indemnity	% Change, Paid	% Change, Average	Paid Claims	Average Indemnity	% Change, Paid	% Change, Average	
193 - 203	1	235000	.	.	0	0	.	.	0	0	.	.	
204 -214	0	0	.	.	0	0	.	.	0	0	.	.	
Over 225	0	0	.	.	0	0	.	.	0	0	.	.	
Subtotal	46	\$556,567	24.3%	30.0%	37	\$428,163	-21.3%	-4.4%	47	\$448,051	0.0%	1.8%	

Lapsed Months from Incident to Disposition

2021 Paid Claims, Cases Involving At Least One Hospital



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2021			2020 - 2021, % Change		2020		2019 - 2020, % Change		2019		2018 - 2019, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Severity 1, 2, 3, 4 (Temporary)												
0 - 6	2	\$17,250	-50.0%	564.2%	4	\$2,597	-50.0%	-89.4%	8	\$24,529	0.0%	687.0%
7 - 12	8	\$54,035	-27.3%	-69.0%	11	\$174,053	57.1%	170.0%	7	\$64,468	-22.2%	22.8%
13 - 18	4	\$76,250	-50.0%	125.5%	8	\$33,813	-33.3%	-77.1%	12	\$147,371	50.0%	271.3%
19 - 24	6	\$54,667	-45.5%	-61.5%	11	\$142,118	22.2%	15.4%	9	\$123,109	-35.7%	21.8%
25 - 30	8	\$194,125	-11.1%	107.4%	9	\$93,613	-18.2%	-31.2%	11	\$136,091	10.0%	-45.4%
31 - 36	7	\$57,914	16.7%	-40.6%	6	\$97,472	0.0%	-63.6%	6	\$267,835	200.0%	-2.6%
37 - 42	6	\$271,250	0.0%	166.8%	6	\$101,667	100.0%	-86.1%	3	\$730,000	0.0%	348.8%
43 - 48	7	\$190,643	16.7%	-15.4%	6	\$225,417	200.0%	574.1%	2	\$33,441	-77.8%	-66.8%
48 - 60	4	\$172,500	-69.2%	-29.5%	13	\$244,615	116.7%	3.7%	6	\$235,833	-40.0%	-28.8%
61 - 71	3	\$150,000	0.0%	-53.1%	3	\$319,859	0.0%	65.4%	3	\$193,333	0.0%	-87.9%
72 - 82	1	\$20,000	-50.0%	-98.5%	2	\$1,350,000	100.0%	800.0%	1	\$150,000	-66.7%	-37.9%
83 - 93	0	\$0	-100.0%	-100.0%	1	\$350,000	-50.0%	6.1%	2	\$330,000	100.0%	65.0%
94 - 104	1	\$90,000	0.0%	-77.5%	1	\$400,000	0.0%	-21.6%	1	\$510,000	0.0%	284.9%
105 - 115	2	\$80,750	.	.	0	\$0	-100.0%	-100.0%	2	\$72,500	.	.
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	0	\$0	-100.0%	-100.0%	1	\$175,000	.	.	0	\$0	.	.
138 - 148	0	\$0	-100.0%	-100.0%	1	\$6,250	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	-100.0%	-100.0%	1	\$9,500	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%

Average Indemnity by Bodily Injury Level and Disposition Time
Cases Involving At Least One Hospital

		2021		2020 - 2021, % Change		2020		2019 - 2020, % Change		2019		2018 - 2019, % Change		
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
	Subtotal	59	\$125,961	-29.8%	-29.1%	84	\$177,726	15.1%	5.1%	73	\$169,107	-12.0%	-14.5%	
Severity 5, 6, 7, 8 (Permanent)														
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	.	
7 - 12	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	.	
13 - 18	2	\$525,000	0.0%	259.0%	2	\$146,250	-60.0%	163.0%	5	\$55,600	66.7%	-38.2%	.	
19 - 24	4	\$175,772	100.0%	-31.7%	2	\$257,500	-33.3%	-84.4%	3	\$1,655,000	-40.0%	710.0%	.	
25 - 30	2	\$517,500	-60.0%	36.2%	5	\$380,000	25.0%	-75.1%	4	\$1,525,000	33.3%	1036.6%	.	
31 - 36	4	\$2,925,000	-33.3%	139.3%	6	\$1,222,500	20.0%	-32.3%	5	\$1,805,000	-44.4%	90.1%	.	
37 - 42	6	\$1,057,500	0.0%	-25.6%	6	\$1,420,833	50.0%	-53.3%	4	\$3,045,000	-60.0%	578.6%	.	
43 - 48	5	\$1,082,000	-16.7%	-52.4%	6	\$2,270,833	-33.3%	165.8%	9	\$854,444	12.5%	-52.3%	.	
48 - 60	7	\$350,714	-22.2%	-66.9%	9	\$1,060,000	-25.0%	82.9%	12	\$579,583	-14.3%	-66.4%	.	
61 - 71	9	\$2,083,611	125.0%	-37.7%	4	\$3,346,894	0.0%	2112.8%	4	\$151,250	-69.2%	-81.6%	.	
72 - 82	3	\$4,633,334	-40.0%	30.3%	5	\$3,557,000	0.0%	116.9%	5	\$1,640,000	-16.7%	199.1%	.	
83 - 93	2	\$2,050,000	-60.0%	120.4%	5	\$930,000	25.0%	337.6%	4	\$212,500	-20.0%	-60.4%	.	
94 - 104	1	\$500,000	.	.	0	\$0	.	.	0	\$0	.	.	.	
105 - 115	2	\$4,417,500	.	.	0	\$0	-100.0%	-100.0%	1	\$985,000	-50.0%	245.6%	.	
116 - 126	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$163,750	.	.	.	
127 - 137	1	\$650,000	.	.	0	\$0	-100.0%	-100.0%	2	\$7,750,000	0.0%	969.0%	.	
138 - 148	1	\$500,000	.	.	0	\$0	-100.0%	-100.0%	1	\$990,000	.	.	.	
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	.	
160 - 170	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$1,900,000	.	.	.	
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	.	
182 - 192	0	\$0	-100.0%	-100.0%	2	\$762,500	.	.	0	\$0	.	.	.	
193 - 203	0	\$0	-100.0%	-100.0%	1	\$900,000	.	.	0	\$0	.	.	.	
204 - 214	0	\$0	.	.	0	\$0	.	.	0.0%	\$0	.	.	.	

Average Indemnity by Bodily Injury Level and Disposition Time
Cases Involving At Least One Hospital

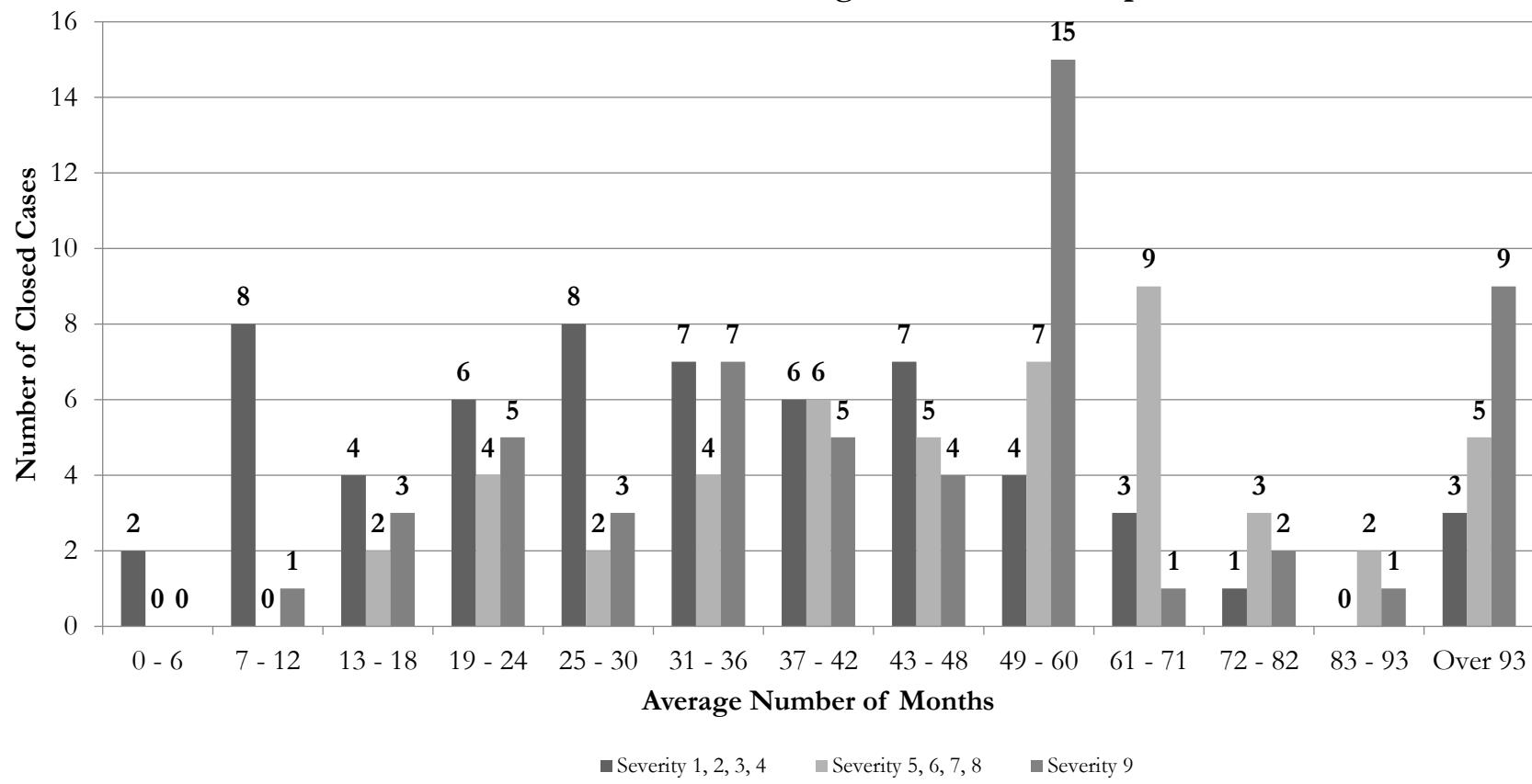
2021			2020 - 2021, % Change		2020		2019 - 2020, % Change		2019		2018 - 2019, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
215 - 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	49	\$1,549,706	-7.5%	2.7%	53	\$1,509,058	-14.5%	22.2%	62	\$1,234,685	-23.5%	37.7%
Severity 9 (Fatalities)												
0 - 6	0	\$0	-100.0%	-100.0%	1	\$767,822	.	.	0	\$0	.	.
7 - 12	1	\$800,000	-50.0%	33.3%	2	\$600,000	0.0%	336.4%	2	\$137,500	.	.
13 - 18	3	\$391,667	-25.0%	15.2%	4	\$340,000	100.0%	-62.2%	2	\$900,000	0.0%	260.0%
19 - 24	5	\$465,000	-28.6%	-22.0%	7	\$595,786	0.0%	79.4%	7	\$332,143	75.0%	-46.0%
25 - 30	3	\$506,667	-57.1%	5.7%	7	\$479,286	16.7%	-21.2%	6	\$608,333	0.0%	45.4%
31 - 36	7	\$375,714	40.0%	14.7%	5	\$327,500	25.0%	-25.5%	4	\$439,688	-55.6%	6.7%
37 - 42	5	\$296,000	-28.6%	-75.8%	7	\$1,223,819	-22.2%	323.5%	9	\$288,944	80.0%	-0.6%
43 - 48	4	\$553,750	0.0%	31.3%	4	\$421,750	-55.6%	24.8%	9	\$338,056	-10.0%	-20.7%
48 - 60	15	\$424,837	114.3%	-6.5%	7	\$454,286	40.0%	199.9%	5	\$151,500	0.0%	-37.3%
61 - 71	1	\$725,000	-75.0%	11.1%	4	\$652,848	-33.3%	341.4%	6	\$147,917	-14.3%	-87.2%
72 - 82	2	\$1,550,000	-50.0%	709.7%	4	\$191,420	0.0%	-49.4%	4	\$378,125	33.3%	64.4%
83 - 93	1	\$205,000	0.0%	-8.9%	1	\$225,000	-50.0%	-52.6%	2	\$475,000	0.0%	20.3%
94 - 104	2	\$964,247	.	.	0	\$0	-100.0%	-100.0%	1	\$1,000,000	-50.0%	174.0%
105 - 115	5	\$292,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	1	\$20,000	0.0%	426.3%	1	\$3,800	.	.	0	\$0	.	.
138 - 148	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$200,000	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Bodily Injury Level and Disposition Time
Cases Involving At Least One Hospital

2021			2020 - 2021, % Change		2020		2019 - 2020, % Change		2019		2018 - 2019, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
193 - 203	1	\$235,000	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	56	\$467,697	3.7%	-14.5%	54	\$546,860	-6.9%	52.8%	58	\$357,918	1.8%	-25.0%

Lapsed Months from Incident to Disposition

2021 Paid Claims, Cases Involving At Least One Hospital



Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), then total economic damage paid and the total non-economic damage paid by each company. Self-insured hospitals are reported in aggregate.

Each of the past three years is reported separately, and the companies are listed in descending order by the number of paid claims.

Medical Malpractice Actions by Company, 2021 Sorted by Descending Number of Closed Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	253	297	158	\$96,277,920
Missouri Hospital Plan	78	99	40	\$24,541,676
Medical Protective Company	43	45	19	\$7,298,903
Columbia Casualty Company	26	35	23	\$5,887,832
Proassurance Indemnity Company Inc	29	34	12	\$7,675,000
Medical Liability Alliance	39	28	10	\$2,985,000
Norcal Insurance Company	21	25	11	\$4,649,574
Doctors Company An Interins Exchange	15	20	11	\$6,204,500
National Fire & Marine Insurance Company	19	18	3	\$1,350,000
Mmic Insurance Inc	18	16	3	\$431,250
St Lukes Health System Risk Retention Group	13	14	8	\$1,036,865
Professional Solutions Insurance Company	7	13	6	\$2,577,500
Arch Specialty Insurance Company	2	12	2	\$51,204
Keystone Mutual Insurance Company	8	9	3	\$525,000
Ncmic Insurance Company	5	7	3	\$510,000
Ismie Mutual Insurance Company	4	7	3	\$950,000
Proassurance Specialty Insurance Inc	7	6	4	\$1,193,226
American Casualty Company Of Reading Pennsylvania	5	6	3	\$294,000
Preferred Physicians Medical Risk Retention Group A	2	6	1	\$175,000
Oms National Insurance Company Rrg	6	6	1	\$25,000
Coverys Specialty Insurance Company	9	5	2	\$460,000
Continental Casualty Company	4	5	0	\$0
Proassurance Insurance Company Of America	3	4	1	\$217,500
Hudson Excess Insurance Company	4	4	3	\$165,000
Admiral Insurance Company	1	4	1	\$150,000
Health Care Industry Liability Reciprocal Insurance	12	3	3	\$625,000
Pharmacists Mutual Insurance Company	2	3	3	\$206,618
Missouri Medical Malpractice Joint Underwriting	0	3	2	\$775,000
Lexington Insurance Company	1	3	1	\$1,000
Kinsale Insurance Company	2	3	3	\$343,500
Cincinnati Insurance Company The	2	2	1	\$12,500
Galen Insurance Company	0	2	1	\$187,000
Medicus Insurance Company	0	2	2	\$507,500
Physicians Standard Insurance Company	0	2	2	\$300,000
Allied World Insurance Company	2	2	0	\$0
Ironshore Speciality Insurance Company	4	2	0	\$0
Hilltop Specialty Insurance Company	0	2	1	\$200,000
Applied Medico-Legal Solutions Rrg Inc	1	1	0	\$0
Physicians Insurance Mutual	0	1	0	\$0
Nasw Risk Retention Group Inc	1	1	0	\$0

Medical Malpractice Actions by Company, 2021 Sorted by Descending Number of Closed Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Catlin Specialty Insurance Company	0	1	1	\$50,000
Zurich American Insurance Company	1	1	1	\$5,000
Church Mutual Insurance Company S.I.	3	1	1	\$250,000
American Alternative Insurance Corporation	0	1	1	\$425,000
Liberty Insurance Underwriters Inc	0	1	1	\$1,000,000
Berkshire Hathaway Specialty Insurance Company	1	1	1	\$626,678
Ace American Insurance Company	0	1	1	\$550,000
Allied World Surplus Lines Insurance Company	0	1	1	\$400,000
Steadfast Insurance Company	0	1	1	\$6,731,989
Homeland Insurance Company Of New York	0	1	1	\$60,000
Evanston Insurance Company	0	1	1	\$111,500
Preferred Professional Insurance Company	2	1	1	\$150,000
Proselect Insurance Company	1	0	0	\$0
Midwest Insurance Group Inc A Risk Retention Group	1	0	0	\$0
Copic A Risk Retention Group	2	0	0	\$0
Graph Insurance Group, A Risk Retention Group, Llc	1	0	0	\$0
Hallmark Specialty Insurance Co	2	0	0	\$0
Tdc Specialty Insurance Company	3	0	0	\$0
Kansas Medical Mutual Insurance Company	2	0	0	\$0
National Guardian Risk Retention Group Inc	1	0	0	\$0

Medical Malpractice Actions by Company, 2020 Sorted by Descending Number of Closed Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	323	289	165	\$94,813,520
Missouri Hospital Plan	63	92	41	\$20,154,533
Columbia Casualty Company	38	53	41	\$11,246,698
Medical Protective Company	54	48	7	\$3,403,626
Norcal Insurance Company	37	37	25	\$6,931,120
Medical Liability Alliance	46	34	19	\$8,153,800
Proassurance Indemnity Company Inc	34	26	9	\$3,055,500
Doctors Company An Interins Exchange	22	21	6	\$2,842,615
St Lukes Health System Risk Retention Group	8	17	7	\$1,601,335
Mmic Insurance Inc	31	13	1	\$150,000
National Fire & Marine Insurance Company	22	12	2	\$225,000
American Casualty Company Of Reading Pennsylvania	9	10	4	\$1,025,000
Zurich American Insurance Company	0	8	6	\$2,139,000
Continental Casualty Company	8	7	2	\$310,000
Ncmic Insurance Company	9	6	4	\$179,500
Ironshore Speciality Insurance Company	5	6	2	\$150,000
Medicus Insurance Company	0	5	2	\$600,000
Lexington Insurance Company	7	5	1	\$4,500
Preferred Physicians Medical Risk Retention Group A	5	5	1	\$1,400,000
Oms National Insurance Company Rrg	6	5	0	\$0
Professional Solutions Insurance Company	8	4	2	\$335,000
Keystone Mutual Insurance Company	12	4	2	\$25,000
Admiral Insurance Company	6	4	0	\$0
Physicians Standard Insurance Company	1	3	0	\$0
Arch Specialty Insurance Company	7	3	0	\$0
Allied World Surplus Lines Insurance Company	2	3	2	\$475,000
Evanston Insurance Company	0	3	3	\$164,088
Proassurance Specialty Insurance Inc	5	2	1	\$187,500
Applied Medico-Legal Solutions Rrg Inc	2	2	0	\$0
Health Care Industry Liability Reciprocal Insurance	5	2	2	\$340,000
Galen Insurance Company	0	2	2	\$175,000
Pharmacists Mutual Insurance Company	4	2	1	\$16,500
Missouri Medical Malpractice Joint Underwriting	1	2	0	\$0
Ismie Mutual Insurance Company	15	2	0	\$0
Homeland Insurance Company Of New York	0	2	2	\$525,000
Tdc Specialty Insurance Company	4	2	1	\$295,000
Kansas Medical Mutual Insurance Company	1	2	0	\$0
Preferred Professional Insurance Company	2	2	1	\$975,000
Paco Assurance Company Inc	1	1	0	\$0
Cincinnati Insurance Company The	5	1	1	\$10,000

Medical Malpractice Actions by Company, 2020 Sorted by Descending Number of Closed Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Liberty Surplus Insurance Corporation	1	1	0	\$0
Fortress Insurance Company	0	1	0	\$0
Cincinnati Specialty Underwriters Insurance Company The	0	1	1	\$190,000
Physicians Insurance Mutual	2	1	0	\$0
Hudson Excess Insurance Company	2	1	1	\$25,000
Coverys Specialty Insurance Company	6	1	1	\$25,000
Medchoice Risk Retention Group Inc	2	1	0	\$0
Catlin Specialty Insurance Company	0	1	0	\$0
Allied World Specialty Insurance Company	0	1	0	\$0
Church Mutual Insurance Company S.I.	0	1	0	\$0
National Union Fire Insurance Company Of Pittsburg Pa	0	1	1	\$75,000
Liberty Insurance Underwriters Inc	2	1	0	\$0
Steadfast Insurance Company	0	1	1	\$750,000
Axis Surplus Insurance Company	0	1	1	\$1,000,000
Illinois Union Insurance Company	1	1	1	\$225,000
Cincinnati Casualty Company The	0	1	1	\$175,000
Landmark American Insurance Company	0	1	1	\$100,000
Centennial Casualty Company	0	1	1	\$40,000
Norcal Specialty Insurance Company	0	1	1	\$10,000
Hilltop Specialty Insurance Company	4	1	1	\$5,000,000
Mt Hawley Insurance Company	0	1	0	\$0
Emergency Physicians Insurance Exchange Risk Retention	1	0	0	\$0

Medical Malpractice Actions by Company, 2019 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	368	379	196	\$111,539,634
Missouri Hospital Plan	94	92	45	\$22,745,381
Medical Protective Company	66	43	5	\$1,213,000
Columbia Casualty Company	61	43	31	\$4,849,250
Norcal Insurance Company	45	42	25	\$13,397,500
Medical Liability Alliance	39	40	22	\$7,745,000
Proassurance Indemnity Company Inc	32	33	7	\$2,280,000
Doctors Company An Interins Exchange	48	24	5	\$1,730,000
St Lukes Health System Risk Retention Group	29	22	16	\$7,991,250
Preferred Physicians Medical Risk Retention Group A Mutual	8	14	3	\$397,500
Lexington Insurance Company	1	13	0	\$0
Mmic Insurance Inc	19	12	5	\$765,000
Continental Casualty Company	4	12	7	\$2,267,500
Missouri Professionals Mutual-Physicians Professional	0	11	0	\$0
National Fire & Marine Insurance Company	15	11	0	\$0
Health Care Industry Liability Reciprocal Insurance Company	6	6	3	\$575,792
Keystone Mutual Insurance Company	7	6	3	\$2,473,749
American Casualty Company Of Reading Pennsylvania	11	6	3	\$235,000
Homeland Insurance Company Of New York	3	6	0	\$0
Proassurance Specialty Insurance Inc	3	5	1	\$950,000
Physicians Standard Insurance Company	22	5	0	\$0
Nemic Insurance Company	6	5	1	\$175,000
Zurich American Insurance Company	1	5	4	\$490,000
Arch Specialty Insurance Company	9	4	1	\$7,500
Admiral Insurance Company	3	4	0	\$0
Galen Insurance Company	0	3	1	\$50,000
Medicus Insurance Company	0	3	3	\$2,950,000
Physicians Insurance Mutual	0	3	1	\$80,000
Capson Physicians Insurance Company	0	3	1	\$425,000
Steadfast Insurance Company	0	3	2	\$300,000
Professional Solutions Insurance Company	7	2	1	\$300,000
Pharmacists Mutual Insurance Company	7	2	1	\$225,000
Missouri Medical Malpractice Joint Underwriting Association	3	2	2	\$1,150,000
Allied World Specialty Insurance Company	0	2	2	\$250,000
National Union Fire Insurance Company Of Pittsburg Pa	0	2	0	\$0
Liberty Insurance Underwriters Inc	2	2	2	\$201,800
Allied World Surplus Lines Insurance Company	1	2	2	\$360,000
Ismie Mutual Insurance Company	7	2	0	\$0
Centennial Casualty Company	1	2	2	\$210,000
Norcal Specialty Insurance Company	3	2	0	\$0

Medical Malpractice Actions by Company, 2019 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Fair American Insurance And Reinsurance Company	0	2	1	\$35,000
Oms National Insurance Company Rrg	6	2	0	\$0
Paco Assurance Company Inc	0	1	1	\$125,000
Cincinnati Insurance Company The	0	1	1	\$5,500
Fortress Insurance Company	1	1	0	\$0
Applied Medico-Legal Solutions Rrg Inc	1	1	0	\$0
Proassurance Insurance Company Of America	1	1	1	\$8,500
Coverys Specialty Insurance Company	4	1	0	\$0
Massachusetts Bay Insurance Company	0	1	1	\$210,000
Allied World Insurance Company	0	1	0	\$0
Ironshore Specialty Insurance Company	3	1	1	\$50,000
Axis Surplus Insurance Company	1	1	0	\$0
Illinois Union Insurance Company	0	1	0	\$0
Cincinnati Casualty Company The	0	1	1	\$7,000
Landmark American Insurance Company	0	1	1	\$400,000
Intermed Insurance Company	0	1	0	\$0
Tdc Specialty Insurance Company	2	1	1	\$110,000
Kansas Medical Mutual Insurance Company	3	1	1	\$125,000
Evanston Insurance Company	0	1	1	\$175,000
Health Care Indemnity Inc	0	1	1	\$900,000
Preferred Professional Insurance Company	2	1	1	\$47,500
Capitol Specialty Insurance Corporation	2	0	0	\$0
Liberty Surplus Insurance Corporation	2	0	0	\$0
Missouri Doctors Mutual Insurance Company	2	0	0	\$0
Hudson Excess Insurance Company	1	0	0	\$0
Medchoice Risk Retention Group Inc	1	0	0	\$0
Catlin Specialty Insurance Company	1	0	0	\$0
Church Mutual Insurance Company S.I.	2	0	0	\$0
American Alternative Insurance Corporation	1	0	0	\$0
Berkshire Hathaway Specialty Insurance Company	1	0	0	\$0
Ace American Insurance Company	1	0	0	\$0
Hallmark Specialty Insurance Co	1	0	0	\$0
Hilltop Specialty Insurance Company	1	0	0	\$0

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to each insurers, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid for each medical specialty.

Data are ranked in descending order by the total number of paid claims.

Data presented in this section is based on each individual / entity with a payment made on their behalf. Data are not aggregated by incident, as in other sections. For example, if a single incident resulted in a payment by both a hospital and physician, each payment will be reported separately rather than added together.

Indemnity by Specialty / Entity Type, 2021 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed	Total
			with Payment	Indemnity
Hospitals	257	310	155	\$96,066,208
Misc . Corporations / Partnership, etc	195	195	72	\$29,405,866
General Physician / Surgeon	64	81	19	\$4,599,500
Nurses (excluding anesthesiologist)	33	52	17	\$3,437,500
Orthopedics	37	49	16	\$6,367,500
Dentists	30	46	12	\$806,500
Emergency Medicine	53	38	11	\$4,310,000
Skilled Nursing Facilities	48	38	39	\$8,764,332
Internal Medicine	24	34	7	\$1,500,000
Radiology	32	28	10	\$4,355,000
OB / GYN	34	26	7	\$3,262,000
Cardiologists / Vascular Specialists	23	22	2	\$773,069
All other (speech therapists, message therapists,	17	20	4	\$506,500
Pediatricians	8	18	7	\$6,675,000
Nursing Homes	27	18	6	\$1,416,678
Clinics - Outpatient - Surgery	13	17	10	\$4,630,221
Clinics - Outpatient Only, No Surgery	19	16	9	\$1,787,617
Neurology / Neurosurgeons	10	15	5	\$1,987,500
Anesthesiology	8	11	3	\$975,000
Physicians / Surgeons Assistants	10	9	3	\$2,425,000
Cosmetic Surgery	3	9	4	\$652,000
Chiropractor	7	9	4	\$511,000
Hospitalists	4	7	3	\$1,500,000
Ophthalmology	3	6	5	\$775,000
Pathology	1	6	1	\$150,000
Pharmacists / Pharmacies	3	5	4	\$219,118
Gastroenterology	2	5	1	\$225,000
Nephrology	1	4	1	\$125,000
Otorhinolaryngology	2	4	1	\$22,500
EMT	1	3	2	\$460,000
Nurse Anesthetists	10	3	2	\$737,500
Podiatrists	5	3	1	\$217,500
Urologists	5	2	0	\$0
Physical Medicine	2	2	2	\$1,275,000
Psychiatry	3	2	0	\$0
Geriatrics	3	2	0	\$0
Physicians - Misc.	0	2	0	\$0
Hematology	1	1	0	\$0
Infectious Disease	1	1	0	\$0

Indemnity by Specialty / Entity Type, 2021 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed	Total
			with Payment	
Allergy / Immunologists	0	1	1	\$100,000
Pulmonologists	3	1	0	\$0
Dermatology	0	1	0	\$0
Intensive Care Physicians	2	1	0	\$0
Oncology	2	1	0	\$0
Rehabilitation Hospitals	0	1	1	\$275,000
Mental Institutions	1	1	0	\$0
Blood Banks	0	1	0	\$0
Optometrists	1	1	1	\$1,000,000
Sports Medicine	1	0	0	\$0
Hospices	1	0	0	\$0
Lab Techs - Non-Physicians	1	0	0	\$0
Radiologists - Non-Physicians (techs, etc)	2	0	0	\$0

Indemnity by Specialty / Entity Type, 2020 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed	Total
			with Payment	Indemnity
Hospitals	285	335	215	\$92,805,105
Misc . Corporations / Partnership, etc	258	209	85	\$39,915,299
General Physician / Surgeon	102	90	40	\$11,866,308
Skilled Nursing Facilities	44	50	58	\$16,119,141
Dentists	54	41	17	\$5,613,214
Orthopedics	32	40	15	\$4,333,370
Emergency Medicine	49	35	21	\$6,478,165
Nurses (excluding anesthesiologist)	51	32	16	\$2,914,066
OB / GYN	33	29	14	\$9,671,250
Internal Medicine	48	29	12	\$2,906,115
Radiology	28	26	9	\$3,450,000
Anesthesiology	12	24	6	\$1,563,835
Cardiologists / Vascular Specialists	22	23	7	\$3,215,000
Neurology / Neurosurgeons	12	15	1	\$300,000
Clinics - Outpatient - Surgery	23	15	8	\$1,990,000
Clinics - Outpatient Only, No Surgery	22	15	9	\$1,634,257
Nursing Homes	18	14	13	\$2,247,500
Hospitalists	18	9	2	\$750,000
All other (speech therapists, message therapists,	24	9	6	\$1,025,000
Ophthalmology	7	8	3	\$525,000
Pediatricians	15	8	5	\$5,200,000
Physicians - Misc.	6	8	1	\$1,000,000
Chiropractor	12	8	5	\$204,500
Urologists	6	7	1	\$75,000
Nurse Anesthetists	5	7	4	\$1,175,000
Physicians / Surgeons Assistants	6	6	3	\$490,000
Cosmetic Surgery	11	6	4	\$1,102,000
Pharmacists / Pharmacies	6	5	5	\$116,500
Psychiatry	8	5	1	\$10,000
Otorhinolaryngology	4	5	2	\$900,000
Pathology	6	5	0	\$0
Gastroenterology	6	5	1	\$225,000
Physical Medicine	3	4	1	\$245,000
Pulmonologists	2	4	0	\$0
Dermatology	2	4	1	\$5,500
Podiatrists	7	4	2	\$230,000
Hematology	2	2	0	\$0
Infectious Disease	3	2	0	\$0
Psychologists	0	2	0	\$0

Indemnity by Specialty / Entity Type, 2020 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed	Total
			with Payment	
Rehabilitation Hospitals	3	2	3	\$1,100,000
Geriatrics	3	1	0	\$0
Oncology	8	1	1	\$400,000
Sanitarium - not hospital or mental health related	0	1	1	\$95,000
EMT	2	1	0	\$0
Mental Institutions	2	1	1	\$25,000
Blood Banks	0	1	0	\$0
Nephrology	3	0	0	\$0
Nuclear Medicine	1	0	0	\$0
Intensive Care Physicians	3	0	0	\$0
Radiologists - Non-Physicians (techs, etc)	4	0	0	\$0
HMO Related	1	0	0	\$0

Indemnity by Specialty / Entity Type, 2019 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Hospitals	357	368	290	\$130,591,542
Misc . Corporations / Partnership, etc	290	252	91	\$37,795,709
General Physician / Surgeon	99	106	36	\$24,767,190
Nurses (excluding anesthesiologist)	55	64	16	\$2,496,858
Emergency Medicine	46	51	24	\$6,454,234
Skilled Nursing Facilities	63	50	78	\$18,812,936
Orthopedics	64	49	19	\$5,947,250
Dentists	58	42	16	\$2,087,626
OB / GYN	44	37	18	\$11,020,000
Radiology	24	33	10	\$4,047,500
Internal Medicine	35	32	9	\$2,492,615
Anesthesiology	27	28	9	\$2,713,210
Clinics - Outpatient - Surgery	16	28	12	\$3,692,500
Neurology / Neurosurgeons	18	27	7	\$4,862,500
Cardiologists / Vascular Specialists	26	24	5	\$1,075,000
Clinics - Outpatient Only, No Surgery	14	22	11	\$1,951,875
Physicians - Misc.	4	20	2	\$550,000
Hospitalists	14	16	3	\$1,600,000
Physicians / Surgeons Assistants	16	13	13	\$4,865,000
Urologists	13	13	0	\$0
Psychiatry	5	10	3	\$410,000
Chiropractor	9	9	4	\$290,000
Nurse Anesthetists	13	9	2	\$425,000
All other (speech therapists, massage therapists,	13	9	7	\$984,500
Ophthalmology	10	8	4	\$925,000
Pediatricians	4	8	1	\$175,000
Gastroenterology	7	8	2	\$157,500
Otorhinolaryngology	6	7	4	\$1,570,000
Nursing Homes	22	7	7	\$2,376,678
Cosmetic Surgery	11	5	1	\$925,000
Physical Medicine	4	5	0	\$0
Dermatology	3	5	1	\$5,500
Psychologists	2	4	2	\$85,000
Oncology	2	4	1	\$200,000
Radiologists - Non-Physicians (techs, etc)	1	4	1	\$300,000
Pharmacists / Pharmacies	8	3	4	\$313,500
Pathology	4	3	0	\$0
Endocrinology	1	3	0	\$0
Hematology	0	2	1	\$500,000
Infectious Disease	1	2	0	\$0

Indemnity by Specialty / Entity Type, 2019 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed	Total
			with Payment	
Geriatrics	3	2	0	\$0
Intensive Care Physicians	2	2	0	\$0
Alcohol / Drug Rehabilitation Centers	0	2	2	\$250,000
Podiatrists	5	2	2	\$208,500
Occupational Medicine	0	1	0	\$0
Pulmonologists	4	1	0	\$0
Hospices	0	1	0	\$0
Rehabilitation Hospitals	0	1	1	\$50,000
Cardiac Centers	0	1	0	\$0
Optometrists	1	1	1	\$1,800
Allergy / Immunologists	1	0	1	\$100,000
Nephrology	5	0	1	\$125,000
EMT	4	0	2	\$460,000
Blood Banks	1	0	0	\$0

Section VI

Claim Study by Means of Disposition

This section presents claims data by means of disposition. Data are presented separately for cases involving hospitals, and physicians & surgeons. Each table displays:

- Number of closed cases
- Percentage of claims by means of disposition
- Average number of months from incident to report
- Average number of months from incident to disposition
- Average bodily injury severity
- Average economic damage amounts per case
- Average non-economic damage amounts per case
- Average total indemnity per case
- Average loss adjustment expense per case

Means of Disposition, All Cases, 2021									
Disposition	Claim Reports		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity Expense	
Incidents Resulting in Payment									
Claims settled before litigation	74	23.2%	12	27	4.4	\$66,804	\$100,280	\$169,111	\$22,711
Settled before judgment	243	76.2%	18	51	6.4	\$321,472	\$279,766	\$603,638	\$151,942
Total Settled	317	99.4%	16	45	6	\$262,023	\$237,867	\$502,203	\$121,775
Direct verdict for plaintiff	1	0.3%	25	49	9	\$1,085,070	\$774,504	\$1,859,574	\$8,521
Judgment for plaintiff	1	0.3%	0	106	3	.	\$11,500	\$11,500	\$31,971
Total Court Dispositions	2	0.6%	12	78	6	\$542,535	\$393,002	\$935,537	\$20,246
Total paid claim dispositions	319	100.0%	16	45	6	\$263,781	\$238,840	\$504,919	\$121,138
Closed Without Payment									
Claims closed before litigation	121	40.7%	10	38	4.1	.	.	.	\$5,657
Lawsuit closed or abandoned before trial	161	54.2%	23	45	5.2	.	.	.	\$37,597
Settled after verdict	1	0.3%	24	74	5	.	.	.	.
Total not disposed by court	283	95.3%	17	42	4.7	.	.	.	\$23,808
Direct verdict for defendant	9	3.0%	19	72	6	.	.	.	\$188,192
Judgment for defendant	4	1.3%	9	25	2.3	.	.	.	\$10,594
Total Court Dispositions	13	4.4%	16	57	4.8	.	.	.	\$133,546
Total unpaid claim dispositions	297	100.0%	17	43	4.7	.	.	.	\$28,531

Means of Disposition, Cases Involving At Least One Physician or Surgeon, 2021								
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid		
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity
Incidents Closed With Payment								
Claims settled before litigation	15	10.7%	13	36	4.7	\$145,037	\$188,252	\$333,288
Settled before judgment	124	88.6%	17	51	6.6	\$264,251	\$359,261	\$627,275
Total Settled	139	99.3%	17	50	6.4	\$251,386	\$340,807	\$595,550
Judgment for plaintiff	1	0.7%	0	106	3	.	\$11,500	\$11,500
Total Court Dispositions	1	0.7%	0	106	3	.	\$11,500	\$11,500
Total paid claim dispositions	140	100.0%	17	50	6.4	\$249,590	\$338,454	\$591,378
Claims Closed Without Payment								
Claims closed before litigation	33	25.2%	15	32	4.2	.	.	.
Lawsuit closed or abandoned before	90	68.7%	25	49	5.4	.	.	.
Total not disposed by court	123	93.9%	22	44	5.1	.	.	.
Direct verdict for defendant	7	5.3%	19	77	6.9	.	.	.
Judgment for defendant	1	0.8%	12	45	2	.	.	.
Total Court Dispositions	8	6.1%	18	73	6.3	.	.	.
Total unpaid claim dispositions	131	100.0%	22	46	5.1	.	.	\$53,693

Means of Disposition, Cases Involving At Least One Hospital, 2021									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	43	26.2%	10	27	4.7	\$85,336	\$104,263	\$189,599	\$25,099
Settled before judgment	119	72.6%	18	55	6.6	\$503,349	\$333,075	\$836,424	\$187,604
Total Settled	162	98.8%	16	47	6.1	\$392,395	\$272,341	\$664,736	\$144,470
Direct verdict for plaintiff	1	0.6%	25	49	9	\$1,085,070	\$774,504	\$1,859,574	\$8,521
Judgment for plaintiff	1	0.6%	0	106	3	.	\$11,500	\$11,500	\$31,971
Total Court Dispositions	2	1.2%	12	78	6	\$542,535	\$393,002	\$935,537	\$20,246
Total paid claim dispositions	164	100.0%	16	48	6.1	\$394,226	\$273,813	\$668,038	\$142,955
Incidents Closed Without Payment									
Claims closed before litigation	67	58.8%	9	46	4.1	.	.	.	\$4,272
Lawsuit closed or abandoned before	42	36.8%	26	50	5.9	.	.	.	\$28,816
Total not disposed by court	109	95.6%	15	47	4.8	.	.	.	\$13,730
Direct verdict for defendant	5	4.4%	14	68	5.4	.	.	.	\$257,279
Total Court Dispositions	5	4.4%	14	68	5.4	.	.	.	\$257,279
Total unpaid claim dispositions	114	100.0%	15	48	4.8	.	.	.	\$24,412

Means of Disposition, All Cases, 2020									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	90	25.1%	11	25	4.5	\$70,173	\$98,021	\$168,193	\$9,428
Settled before judgment	263	73.3%	18	52	6.2	\$230,215	\$352,584	\$587,437	\$150,223
Total Settled	356	99.2%	16	45	5.8	\$216,302	\$285,573	\$505,302	\$114,800
Judgment for plaintiff	2	0.6%	6	82	4	\$60,435	\$168,750	\$229,185	\$90,675
Total Court Dispositions	2	0.6%	6	82	4	\$60,435	\$168,750	\$229,185	\$90,675
Total paid claim dispositions	346	100.0%	15	42	5.5	\$247,011	\$247,598	\$496,354	\$147,187
Incidents Closed Without Payment									
Claims closed before litigation	116	39.2%	10	30	3.9	.	.	.	\$3,288
Lawsuit closed or abandoned before	160	54.1%	25	49	5.3	.	.	.	\$33,965
Total not disposed by court	276	93.2%	19	41	4.7	.	.	.	\$21,072
Direct verdict for defendant	3	1.0%	33	76	8	.	.	.	\$104,149
Judgment for defendant	6	2.0%	25	76	4.7	.	.	.	\$115,963
Judgment for defendant after appeal	8	2.7%	67	158	6.9	.	.	.	\$194,924
Total Court Dispositions	17	5.7%	46	114	6.3	.	.	.	\$151,036
Total unpaid claim dispositions	296	100.0%	20	46	4.8	.	.	.	\$28,894

Means of Disposition, All Involving At Least One Physician or Surgeon, 2020								
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid		
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity
Incidents Closed With Payment								
Claims settled before litigation	13	8.7%	12	38	4.5	\$94,507	\$148,096	\$242,603
Settled before judgment	134	89.9%	22	57	6	\$425,728	\$361,491	\$791,398
Total Settled	147	98.7%	21	56	5.9	\$396,436	\$342,619	\$742,865
Judgment for plaintiff	2	1.3%	6	82	4	\$60,435	\$168,750	\$229,185
Total Court Dispositions	2	1.3%	6	82	4	\$60,435	\$168,750	\$229,185
Total paid claim dispositions	149	100.0%	21	56	5.9	\$391,926	\$340,285	\$735,970
Incidents Closed Without Payment								
Claims closed before litigation	31	24.2%	12	37	4.7	.	.	.
Lawsuit closed or abandoned before	88	68.8%	29	54	5.3	.	.	.
Total not disposed by court	119	93.0%	25	49	5.2	.	.	.
Direct verdict for defendant	3	2.3%	33	76	8	.	.	.
Judgment for defendant	3	2.3%	19	66	3.7	.	.	.
Judgment for defendant after appeal	2	1.6%	3	52	4.5	.	.	.
Total Court Dispositions	8	6.3%	20	66	5.5	.	.	.
Total unpaid claim dispositions	128	100.0%	24	50	5.2	.	.	.
								\$43,547

Means of Disposition, Cases Involving At Least One Hospital, 2020									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	66	34.6%	7	25	4.5	\$49,444	\$193,917	\$243,429	\$26,579
Settled before judgment	124	64.9%	17	53	6.3	\$507,677	\$365,897	\$873,574	\$311,072
Total Settled	190	100%	14	43	5.7	\$348,501	\$306,156	\$654,681	\$212,248
Judgment for plaintiff	1	1%	13	73	4	.	\$50,000	\$50,000	\$73,537
Total Court Dispositions	1	0.5%	13	73	4	.	\$50,000	\$50,000	\$73,537
Total paid claim dispositions	191	100.0%	14	44	5.7	\$346,677	\$304,815	\$651,515	\$211,522
Incidents Closed Without Payment									
Claims closed before litigation	52	44.4%	8	32	4	.	.	.	\$2,104
Lawsuit closed or abandoned before	56	47.9%	28	61	6.3	.	.	.	\$55,672
Total not disposed by court	108	92.3%	19	47	5.2	.	.	.	\$29,880
Judgment for defendant	2	1.7%	51	154	8	.	.	.	\$189,967
Judgment for defendant after appeal	7	6.0%	76	178	7.4	.	.	.	\$222,770
Total Court Dispositions	9	7.7%	70	173	7.6	.	.	.	\$215,481
Total unpaid claim dispositions	117	100%	22	57	5.4	.	.	.	\$44,157

Means of Disposition, All Cases, 2019									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	90	25.10%	11	25	4.5	\$70,684	\$98,532	\$169,216	\$9,704
Settled before judgment	263	73.30%	18	52	6.2	\$232,670	\$352,839	\$590,148	\$150,773
Settled after verdict	3	0.80%	24	63	8.3	\$3,380,536	\$37,500	\$3,418,036	\$170,615
Total Settled	356	99.20%	16	45	5.8	\$218,246	\$285,890	\$507,563	\$115,277
Judgment for plaintiff	1	0.30%	14	85	4	.	\$590,941	\$590,941	\$185,597
Total Court Dispositions	1	0.30%	14	85	4	.	\$590,941	\$590,941	\$185,597
Total paid claim dispositions	359	100%	16	45	5.8	\$219,220	\$286,332	\$508,950	\$115,613
Incidents Closed Without Payment									
Claims closed before litigation	128	34.00%	14	32	3.5	.	.	.	\$3,581
Lawsuit closed or abandoned before	226	60.10%	22	46	4.8	.	.	.	\$64,144
Settled after verdict	2	0.50%	12	16	4.5	.	.	.	\$1,923
Total not disposed by court	356	94.70%	19	41	4.3	.	.	.	\$42,019
Direct verdict for defendant	9	2.40%	33	97	6.4	.	.	.	\$278,964
Judgment for defendant	9	2.40%	35	70	6.7	.	.	.	\$196,984
Judgment for defendant after appeal	1	0.30%	20	128	3	.	.	.	\$52,159
Total Court Dispositions	19	5.10%	33	86	6.4	.	.	.	\$228,194
Total unpaid claim dispositions	376	100%	20	43	4.5	.	.	.	\$51,530

Means of Disposition, Cases Involving At Least One Physician, 2019									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	13	8.50%	18	37	5.8	\$85,500	\$161,808	\$247,308	\$28,406
Settled before judgment	135	88.20%	22	60	6.7	\$322,766	\$454,091	\$785,338	\$203,632
Settled after verdict	2	1.30%	20	53	9	\$50,000	\$56,250	\$106,250	\$255,922
Total Settled	150	98.00%	21	58	6.6	\$298,566	\$423,455	\$729,654	\$189,143
Judgment for plaintiff	1	0.70%	14	85	4	.	\$590,941	\$590,941	\$185,597
Total Court Dispositions	1	0.70%	14	85	4	.	\$590,941	\$590,941	\$185,597
Total paid claim dispositions	153	100%	21	58	6.6	\$299,278	\$421,793	\$728,554	\$188,484
Incidents Closed Without Payment									
Claims closed before litigation	35	20.10%	21	37	3.4	.	.	.	\$3,908
Lawsuit closed or abandoned before	120	69.00%	24	51	5.3	.	.	.	\$105,001
Settled after verdict	2	1.10%	12	16	4.5	.	.	.	\$1,923
Total not disposed by court	157	90.20%	24	47	4.8	.	.	.	\$81,151
Direct verdict for defendant	9	5.20%	33	97	6.4	.	.	.	\$278,964
Judgment for defendant	6	3.40%	11	56	7.8	.	.	.	\$270,935
Judgment for defendant after appeal	1	0.60%	20	128	3	.	.	.	\$52,159
Total Court Dispositions	16	9.20%	24	83	6.8	.	.	.	\$261,778
Total unpaid claim dispositions	174	100%	24	51	5	.	.	.	\$97,760

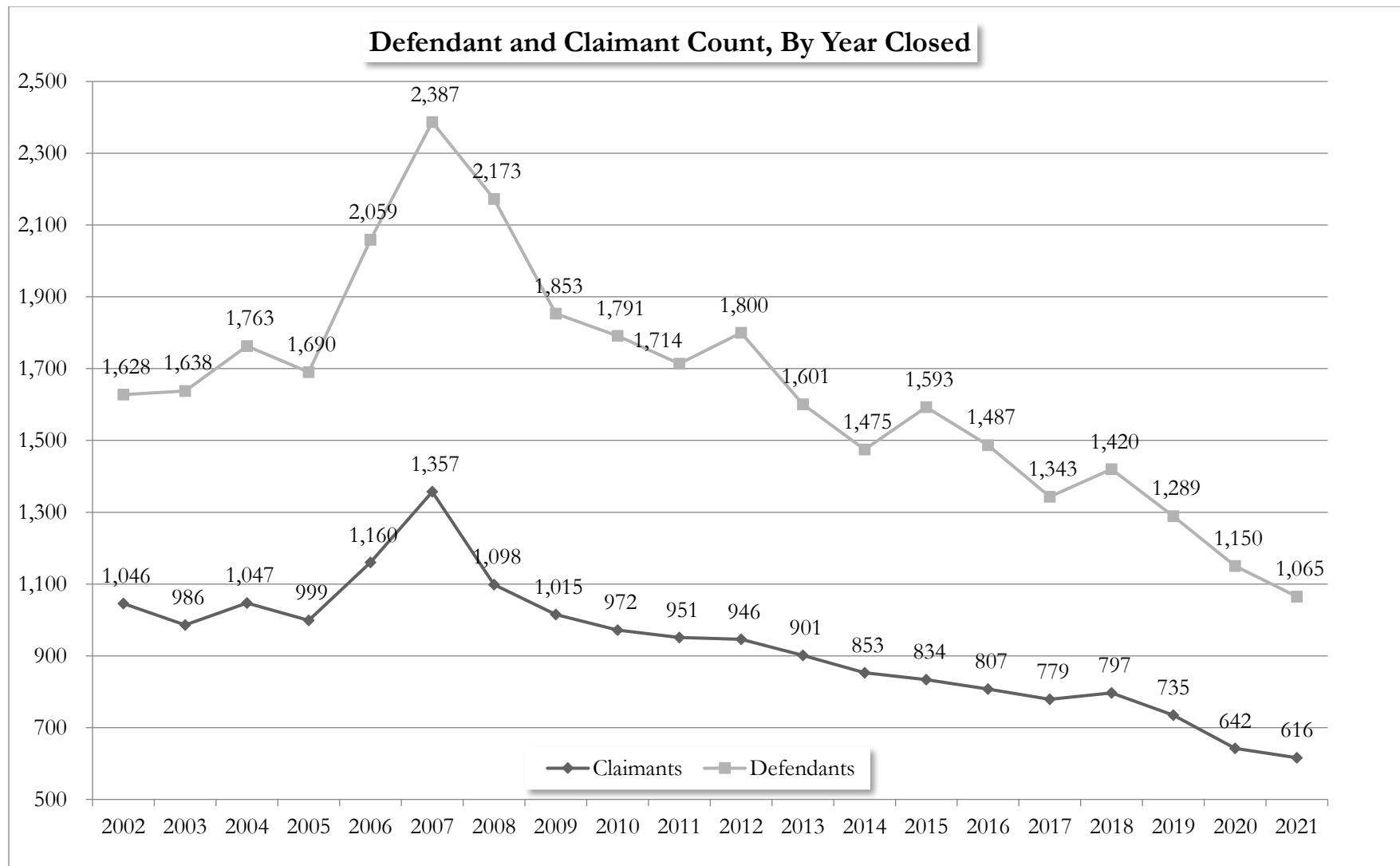
Means of Disposition, Cases Involving At Least One Hospital, 2019									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	62	32.1%	10	23	4.6	\$85,341	\$107,051	\$192,392	\$8,456
Settled before judgment	129	66.8%	16	54	6.4	\$307,769	\$446,795	\$755,921	\$176,776
Settled after verdict	2	1.0%	20	53	9	\$50,000	\$56,250	\$106,250	\$255,922
Total Settled	193	100.0%	14	44	5.9	\$233,644	\$333,608	\$568,158	\$123,525
Direct verdict for plaintiff	1	0.5%	23	53	9	.	\$145,594	\$145,594	.
Judgment for plaintiff	3	1%	57	100	7.3	\$110,000	\$257,341	\$400,674	\$91,387
Total Court Dispositions	4	1.8%	48	88	7.8	\$82,500	\$229,404	\$336,904	\$68,540
Total paid claim dispositions	220	100.0%	16	46	5.7	\$257,522	\$244,774	\$526,080	\$108,568
Claims settled before litigation	56	25.3%	10	25	4.5	\$215,006	\$177,742	\$392,748	\$23,985
Incidents Closed Without Payment									
Total paid claim dispositions	193	100.0%	14	44	5.9	\$233,644	\$333,608	\$568,158	\$123,525
Claims closed before litigation	48	34%	11	38	4	.	.	.	\$5,728
Lawsuit closed or abandoned before	89	63.1%	22	53	5.2	.	.	.	\$37,936
Total not disposed by court	137	97.2%	18	48	4.8	.	.	.	\$26,651
Direct verdict for defendant	3	2.1%	54	129	5.7	.	.	.	\$439,798
Judgment for defendant	1	0.7%	2	43	9	.	.	.	\$388,751
Total Court Dispositions	4	2.8%	41	107	6.5	.	.	.	\$427,036
Total unpaid claim dispositions	141	100.0%	19	50	4.8	.	.	.	\$38,010

Section VII

Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous reports presented data on the number of claims. A claim corresponds to a single policy against which a demand for damages has been made, or may otherwise be liable for payout. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DCI database.

This report presents two alternative methods of aggregating the data, only recently available to DCI's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DCI claims data. See the executive summary for further discussion.



Malpractice Actions by Type of Defendants 1998-2021											
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf			
Year Case Was Closed	Average			Institutions & Corps.	All Other	Physicians	Institutions & Corps.			All Other	
	Total	Paid	Total Indemnity				Institutions	& Corps.	All Other		
1998	1,013	420	\$73,473,271	\$174,936	747	645	182		136	255	83
1999	1,049	484	\$77,005,522	\$159,102	708	683	155		210	289	63
2000	1,038	393	\$103,221,836	\$262,651	797	681	159		204	228	45
2001	940	395	\$86,460,489	\$218,887	685	665	140		199	248	53
2002	1,046	446	\$110,002,907	\$246,643	791	705	132		201	280	44
2003	986	446	\$118,549,306	\$265,806	732	758	148		208	301	42
2004	1,047	427	\$128,704,434	\$301,416	828	759	176		223	255	56
2005	999	401	\$136,180,518	\$339,602	813	695	182		195	248	60
2006	1,160	437	\$121,150,893	\$277,233	952	878	229		171	289	64
2007	1,357	629	\$146,087,552	\$232,254	988	1,208	191		221	472	74
2008	1,098	484	\$131,808,834	\$272,332	914	1,071	188		158	441	41
2009	1,015	444	\$136,972,345	\$308,496	749	924	180		153	341	54
2010	972	460	\$110,494,766	\$240,206	756	881	154		141	374	44
2011	951	457	\$135,429,805	\$296,345	634	893	187		129	389	46
2012	946	459	\$135,054,747	\$294,237	710	922	168		142	386	48
2013	901	400	\$119,541,016	\$298,853	615	797	189		123	291	56
2014	853	391	\$142,397,594	\$364,188	532	781	162		117	310	48
2015	834	395	\$131,694,679	\$333,404	586	811	196		121	308	69
2016	807	395	\$184,995,318	\$468,343	570	730	187		138	301	63
2017	779	367	\$141,827,194.00	\$386,450	517	708	118		120	302	36
2018	797	382	\$177,676,971.00	\$465,123	503	783	134		114	322	39
2019	735	359	\$182,713,097.00	\$508,950	451	720	118		103	302	29
2020	642	346	\$171,738,348.00	\$496,354	399	655	96		99	285	34
2021	616	319	\$161,069,290.00	\$504,919	357	600	108		93	273	37

*A case is considered closed only when the last claim against the last defendant is closed.

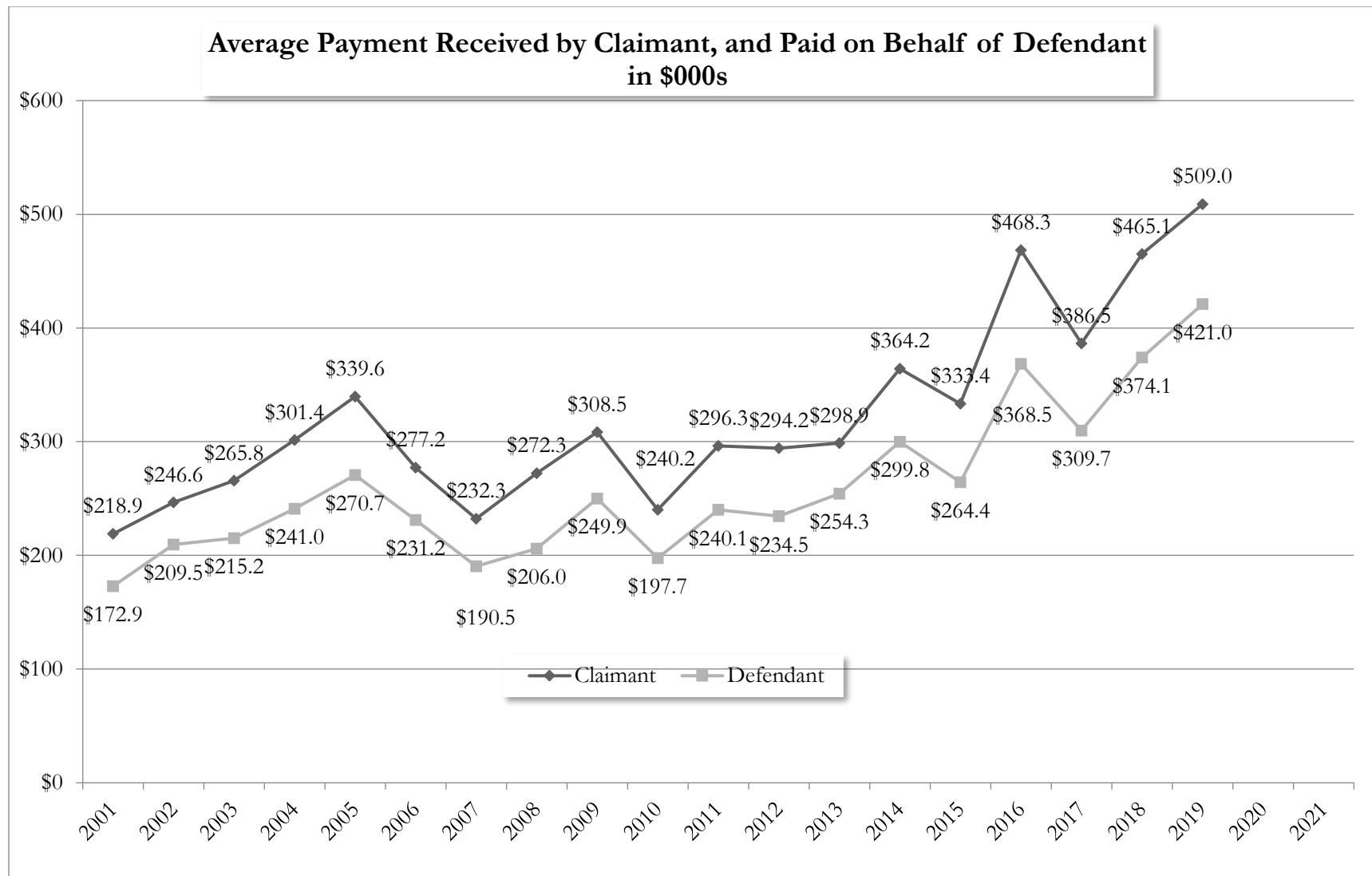
Cases Involving At Least One Physician Defendant, Closed 1998-2021										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1998	530	183	\$50,669,231	\$276,881	747	284	15	136	89	3
1999	542	240	\$54,021,376	\$225,089	708	267	16	210	89	3
2000	579	223	\$69,813,034	\$313,063	797	317	21	204	94	2
2001	505	199	\$64,014,819	\$321,683	685	285	28	199	83	11
2002	583	217	\$60,898,939	\$280,640	791	301	24	201	81	6
2003	521	236	\$76,069,069	\$322,327	732	363	23	208	118	6
2004	582	233	\$94,393,306	\$405,121	828	372	30	223	93	11
2005	569	226	\$100,559,047	\$444,952	813	354	46	195	111	13
2006	660	219	\$87,767,272	\$400,764	952	481	64	171	122	8
2007	699	300	\$98,088,404	\$326,961	988	612	48	221	181	16
2008	565	249	\$92,372,370	\$370,973	914	569	63	158	213	5
2009	503	236	\$100,065,247	\$424,005	749	476	53	153	173	6
2010	513	212	\$71,038,316	\$335,086	756	465	40	141	158	3
2011	429	193	\$85,717,945	\$444,134	634	417	76	129	147	11
2012	455	208	\$92,860,400	\$446,444	710	479	51	142	163	5
2013	434	185	\$81,632,740	\$441,258	615	395	62	123	107	12
2014	399	170	\$86,158,143	\$506,813	532	361	53	117	110	10
2015	395	160	\$80,954,850	\$505,968	586	386	56	121	98	16
2016	377	191	\$142,063,757	\$743,789	570	367	61	138	132	14
2017	371	167	\$91,898,148	\$550,288	517	321	35	120	115	9
2018	358	165	\$107,799,685.00	\$653,331	503	352	44	114	120	7
2019	327	153	\$111,468,822.00	\$728,554	451	326	39	103	108	5
2020	277	149	\$109,659,483.00	\$735,970	399	278	31	99	98	11
2021	271	140	\$82,792,920.00	\$591,378	357	279	27	93	109	7

Cases Involving At Least One Payment Made on Behalf of a Physician Defendant,

Closed 1998-2021										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1998	126	126	\$33,509,245	\$265,946	175	77	2	136	28	0
1999	192	192	\$44,453,963	\$231,531	253	89	7	210	35	3
2000	181	181	\$58,661,903	\$324,099	251	104	13	204	44	2
2001	169	169	\$54,398,300	\$321,883	244	118	9	199	55	7
2002	177	177	\$52,936,844	\$299,078	252	106	7	201	39	5
2003	189	189	\$66,283,798	\$350,708	284	148	10	208	61	3
2004	192	192	\$87,623,411	\$456,372	302	139	8	223	51	5
2005	174	174	\$87,657,017	\$503,776	269	140	15	195	59	8
2006	150	150	\$64,123,400	\$427,489	246	139	5	171	49	3
2007	198	198	\$69,625,408	\$351,643	307	167	21	221	63	13
2008	142	142	\$67,051,477	\$472,194	244	130	13	158	60	3
2009	144	144	\$64,461,135	\$447,647	211	139	8	153	69	3
2010	129	129	\$50,190,262	\$389,072	211	129	8	141	58	1
2011	110	110	\$59,668,978	\$542,445	200	106	19	129	49	6
2012	128	128	\$67,922,975	\$530,648	204	136	11	142	73	3
2013	113	113	\$47,289,299	\$418,489	160	84	8	123	26	5
2014	110	110	\$59,937,853	\$544,890	144	106	14	117	46	7
2015	109	109	\$63,132,275	\$579,195	161	118	13	121	44	11
2016	117	117	\$98,686,787	\$843,477	183	110	22	138	49	7
2017	106	106	\$67,680,226	\$638,493	156	98	13	120	47	5
2018	104	104	\$89,005,341	\$855,821	163	113	8	114	55	2
2019	94	94	\$78,173,822	\$831,636	136	95	5	103	35	4
2020	88	88	\$62,160,483.00	\$706,369	128	81	9	99	32	5
2021	86	86	\$44,866,460.00	\$521,703	120	87	8	93	44	4

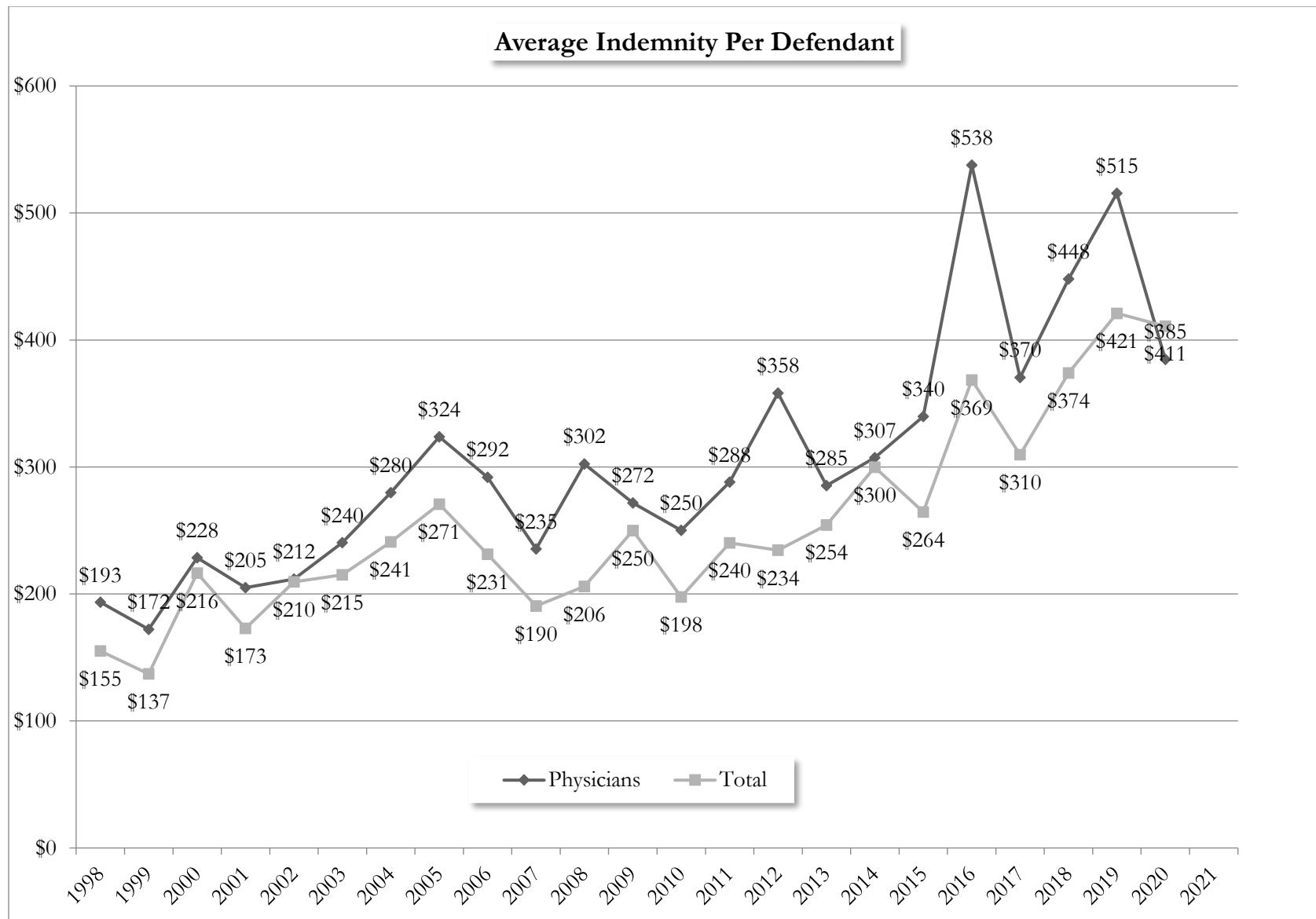
Cases Involving At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1998-2021										
	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1998	563	275	\$60,326,106	\$219,368	364	645	27	68	255	4
1999	606	310	\$52,450,674	\$169,196	336	683	19	84	289	4
2000	580	248	\$80,960,099	\$326,452	395	681	22	91	228	2
2001	551	271	\$66,376,752	\$244,933	326	665	29	105	248	12
2002	602	313	\$86,248,579	\$275,555	374	705	17	92	280	6
2003	623	326	\$92,831,105	\$284,758	383	758	26	113	301	9
2004	622	302	\$104,195,247	\$345,017	439	759	33	125	255	14
2005	593	278	\$109,197,786	\$392,798	445	695	37	114	248	11
2006	720	328	\$101,575,111	\$309,680	569	878	59	104	289	13
2007	963	492	\$120,611,810	\$245,146	657	1208	48	131	472	15
2008	786	391	\$115,302,963	\$294,892	632	1071	51	92	441	6
2009	728	348	\$117,853,738	\$338,660	533	924	44	101	341	7
2010	699	376	\$97,102,621	\$258,252	526	881	46	90	374	6
2011	719	389	\$125,589,788	\$322,853	438	893	82	91	389	13
2012	726	386	\$117,748,134	\$305,047	516	922	44	102	386	7
2013	652	308	\$105,633,598	\$342,966	433	797	64	66	291	11
2014	637	319	\$131,694,423	\$412,835	383	781	63	78	310	11
2015	631	330	\$117,486,721	\$356,020	420	811	74	87	308	23
2016	593	312	\$145,481,016	\$466,285	403	730	60	92	301	13
2017	576	302	\$122,229,788	\$404,734	332	708	34	78	302	7
2018	626	330	\$158,642,699	\$480,735	371	783	63	86	322	15
2019	592	315	\$155,773,107	\$494,518	325	720	63	69	302	14
2020	509	299	\$156,144,692	\$522,223	283	655	44	66	285	13
2021	487	278	\$148,448,672.00	\$533,988	264	600	34	69	273	9

Cases Involving At Least One Payment Made on Behalf of an Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1998-2021										
	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1998	236	236	\$52,754,871	\$223,538	122	275	11	27	255	2
1999	267	267	\$46,329,612	\$173,519	116	319	10	35	289	2
2000	207	207	\$70,078,156	\$338,542	135	263	11	46	228	1
2001	232	232	\$56,314,110	\$242,733	112	295	14	65	248	9
2002	263	263	\$73,040,216	\$277,719	124	311	7	38	280	2
2003	273	273	\$80,035,669	\$293,171	162	352	8	56	301	6
2004	238	238	\$82,691,043	\$347,441	138	306	8	58	255	6
2005	229	229	\$89,427,773	\$390,514	164	290	15	57	248	5
2006	274	274	\$85,029,472	\$310,327	198	363	38	49	289	8
2007	427	427	\$107,180,371	\$251,008	241	554	18	63	472	8
2008	358	358	\$102,771,123	\$287,070	282	534	21	56	441	2
2009	307	307	\$107,930,147	\$351,564	244	421	24	61	341	3
2010	342	342	\$84,646,066	\$247,503	225	440	21	53	374	5
2011	356	356	\$116,173,088	\$326,329	197	459	40	55	389	10
2012	348	348	\$101,696,277	\$292,231	232	456	17	63	386	1
2013	271	271	\$92,899,624	\$342,803	152	335	37	28	291	6
2014	279	279	\$117,789,711	\$422,185	147	358	22	35	310	9
2015	276	276	\$101,148,495	\$366,480	137	380	30	37	308	12
2016	270	270	\$122,541,916	\$453,859	170	349	29	47	301	10
2017	273	273	\$106,658,744	\$390,691	139	349	13	51	302	3
2018	291	291	\$147,421,601	\$506,603	155	378	22	54	322	5
2019	279	279	\$140,178,107	\$502,430	146	345	21	32	302	2
2020	262	262	\$142,376,707	\$543,423	146	350	19	32	285	4
2021	247	247	\$138,022,672.00	\$558,796	120	315	15	41	273	4

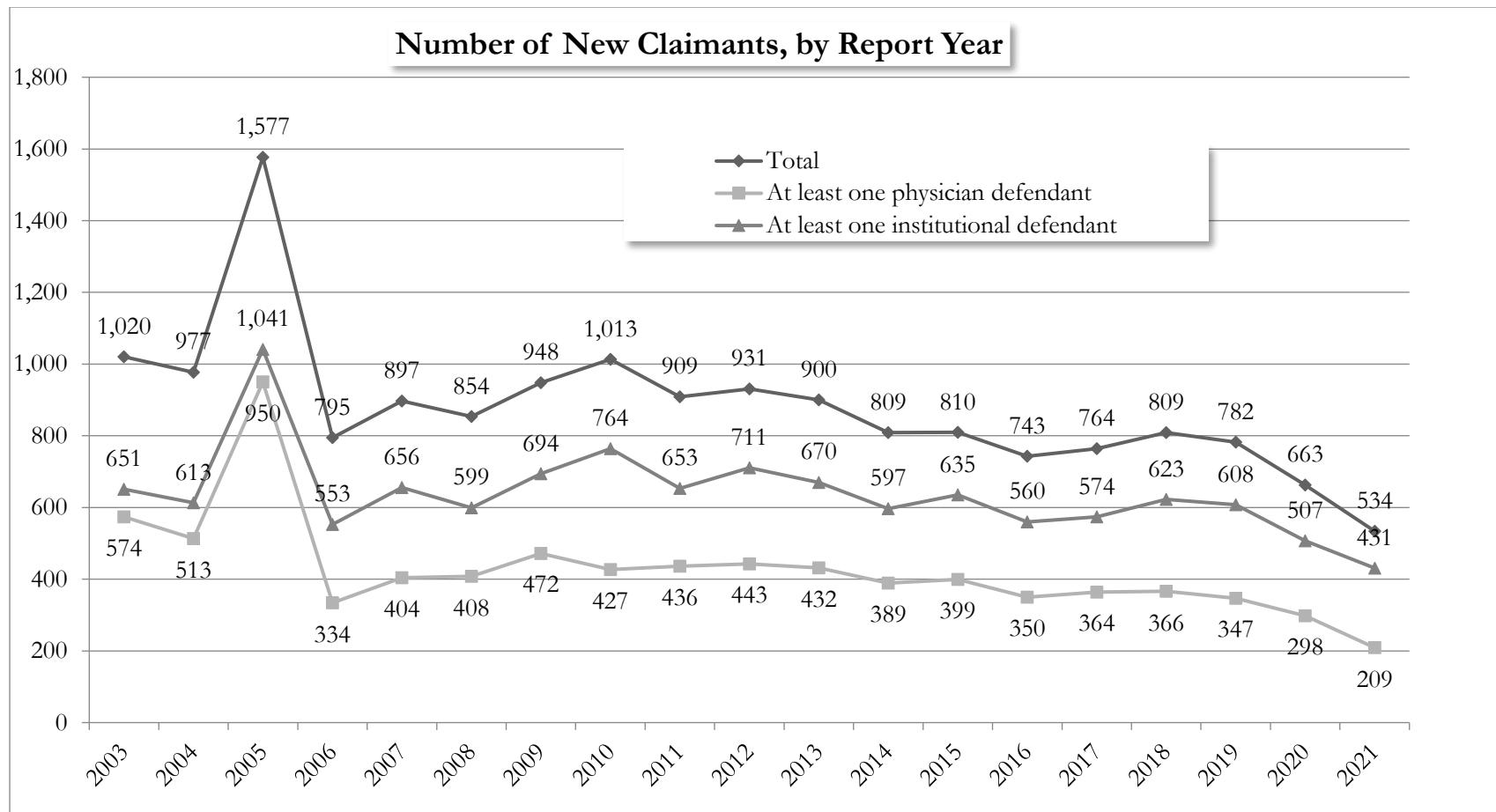


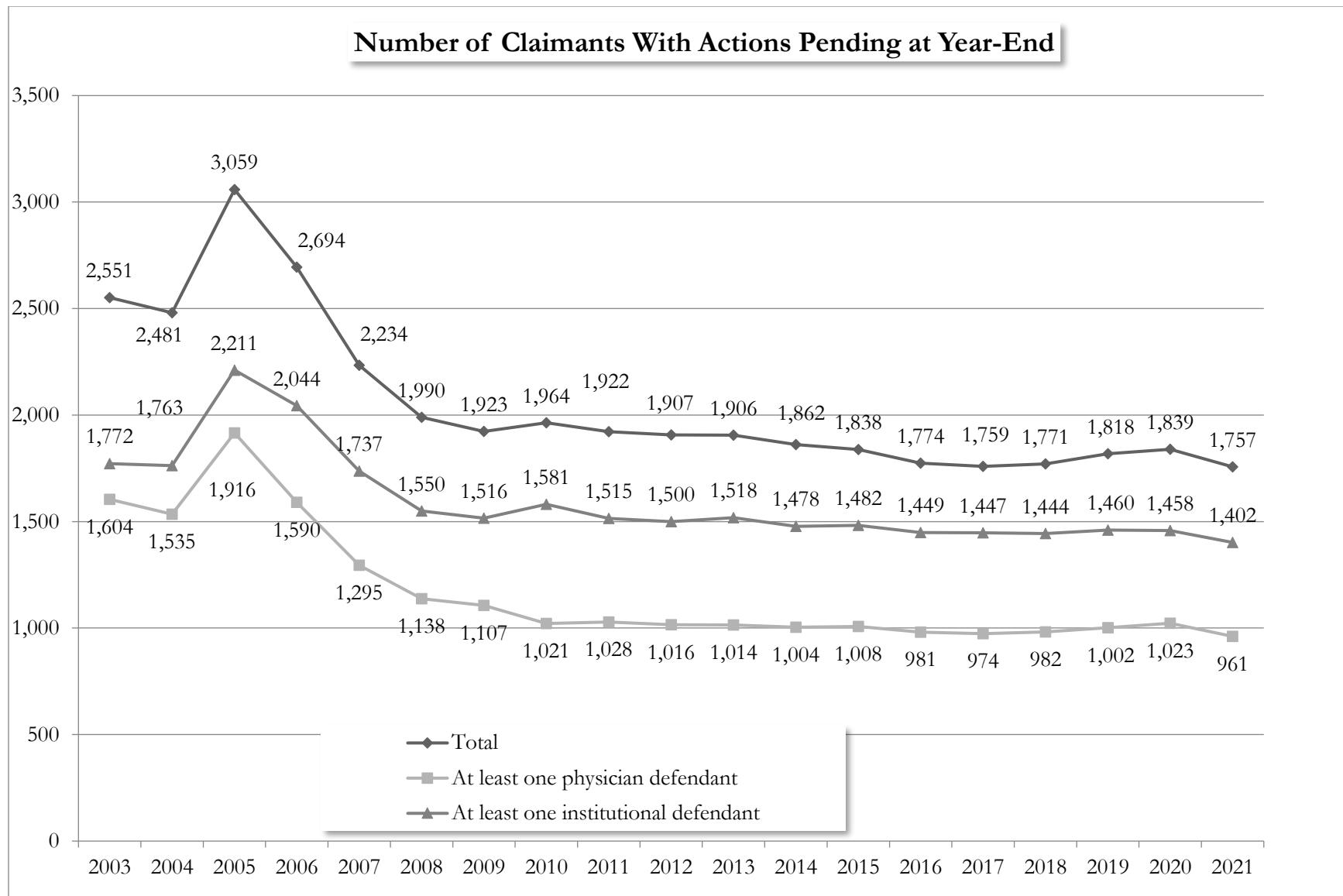
Number of Defendants, 1996 – 2020*													
	Physicians			Institutions (Including Nursing Homes, Hospitals, Clinics, & Group Practices)			All Other (Nurses, Pharmacists, etc.)			Total			
Year	Defs.	With	Average	Defs.	With	Average	Defs.	With	Average	Defs.	With	Average	
	Defs.	Payment	Indemnity	Defs.	Payment	Indemnity	Defs.	Payment	Indemnity	Defs.	Payment	Indemnity	
1998	747	136	\$193,433	645	255	\$174,531	182	83	\$32,059	1,574	474	\$155,007	
1999	708	210	\$172,152	683	289	\$132,716	155	63	\$39,663	1,546	562	\$137,021	
2000	797	204	\$228,460	681	228	\$241,281	159	45	\$35,639	1,637	477	\$216,398	
2001	685	199	\$205,014	665	248	\$170,477	140	53	\$63,858	1,490	500	\$172,921	
2002	791	201	\$211,716	705	280	\$228,640	132	44	\$77,931	1,628	525	\$209,529	
2003	732	208	\$240,411	758	301	\$210,514	148	42	\$123,313	1,638	551	\$215,153	
2004	828	223	\$279,692	759	255	\$246,580	176	56	\$61,698	1,763	534	\$241,020	
2005	813	195	\$323,656	695	248	\$266,143	182	60	\$117,736	1,690	503	\$270,737	
2006	952	171	\$291,873	878	289	\$221,439	229	64	\$113,196	2,059	524	\$231,204	
2007	988	221	\$235,497	1208	472	\$184,656	191	74	\$93,040	2,387	767	\$190,466	
2008	914	158	\$302,407	1071	441	\$181,574	188	41	\$96,446	2,173	640	\$205,951	
2009	749	153	\$271,667	924	341	\$266,975	180	54	\$80,904	1,853	548	\$249,950	
2010	756	141	\$250,029	881	374	\$195,062	154	44	\$51,990	1,791	559	\$197,665	
2011	634	129	\$288,000	893	389	\$242,772	187	46	\$83,463	1,714	564	\$240,124	
2012	710	142	\$358,250	922	386	\$209,359	168	48	\$70,226	1,800	576	\$234,470	
2013	615	123	\$285,340	797	291	\$256,583	189	56	\$174,618	1,601	470	\$254,343	
2014	532	117	\$307,260	781	310	\$330,830	162	48	\$81,061	1,475	475	\$299,784	
2015	586	121	\$339,841	811	308	\$255,518	196	69	\$172,092	1,593	498	\$264,447	
2016	570	138	\$537,675	730	301	\$322,646	187	63	\$217,138	1,487	502	\$368,517	
2017	517	120	\$370,493	708	302	\$306,333	118	36	\$134,875	1,343	458	\$309,666	
2018	503	114	\$447,943	783	322	\$378,094	134	39	\$124,746	1,420	475	\$374,057	
2019	451	103	\$515,496	720	302	\$417,257	118	29	\$124,321	1,289	434	\$420,998	
2020	399	99	\$384,689	655	285	\$438,590	96	34	\$254,590	1,150	418	\$410,857	
2021	357	93	\$348,938	600	273	\$449,817	108	37	\$157,246	1,065	403	\$399,676	

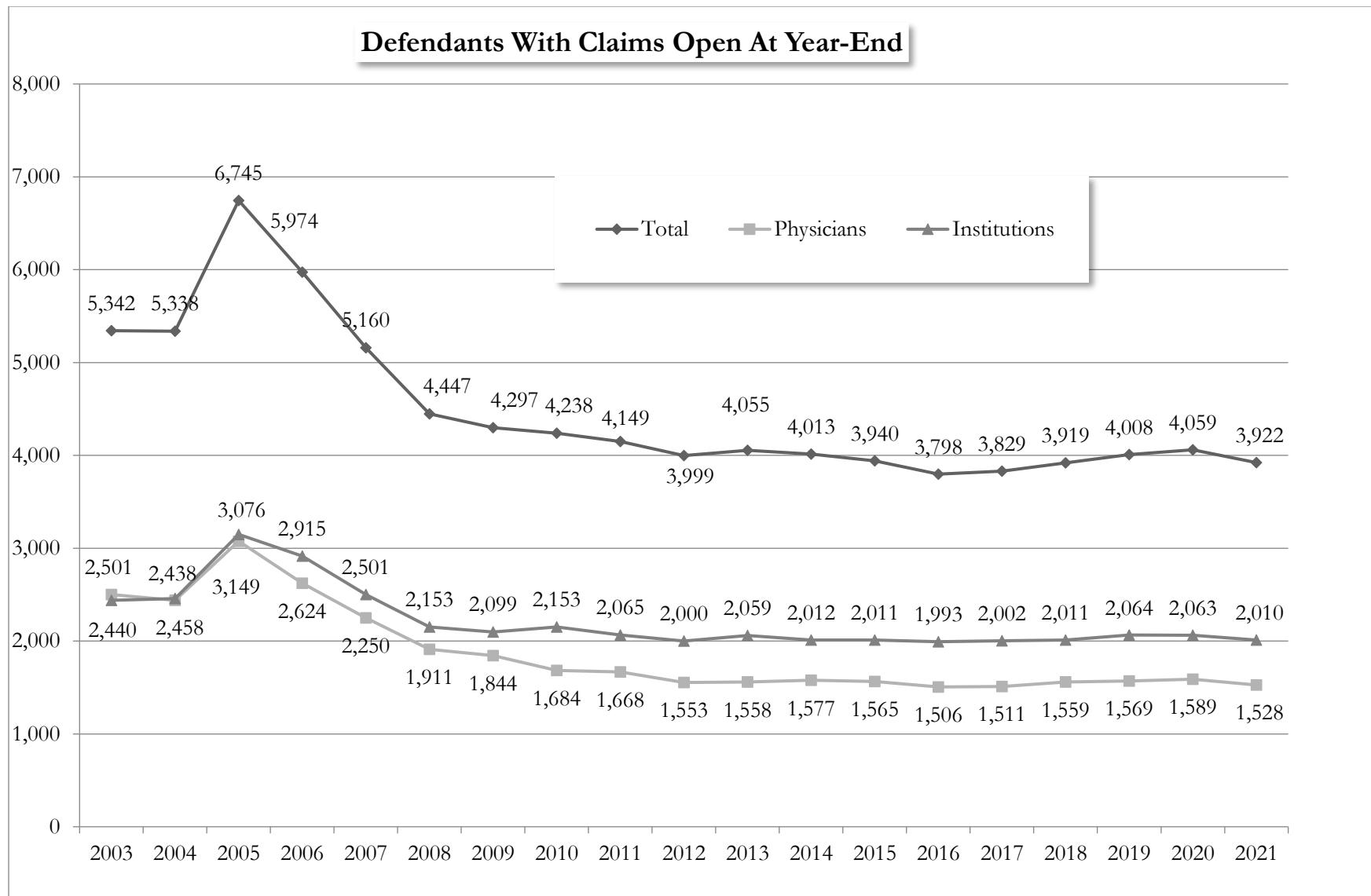
*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against the individual practitioner was closed in an earlier year.



Claimants and Associated Number of Defendants By Report Year					
		Defendants			
Year Reported	Claimants	Physicians	Institutions	All Other	Total
1994	1,097	896	643	163	1,702
1995	1,163	934	708	186	1,828
1996	1,040	782	710	139	1,631
1997	1,001	708	663	163	1,534
1998	1,027	711	729	163	1,603
1999	1,018	729	721	171	1,621
2000	1,201	940	890	158	1,988
2001	1,038	815	818	171	1,804
2002	1,179	963	960	176	2,099
2003	1,020	801	832	187	1,820
2004	977	765	777	217	1,759
2005	1,577	1451	1386	260	3,097
2006	795	500	644	144	1,288
2007	897	614	794	165	1,573
2008	854	575	723	162	1,460
2009	948	682	870	151	1,703
2010	1,013	596	935	201	1,732
2011	909	618	805	202	1,625
2012	931	595	857	198	1,650
2013	900	620	856	181	1,657
2014	809	551	734	148	1,433
2015	810	574	810	136	1,520
2016	743	511	712	122	1,345
2017	764	522	717	135	1,374
2018	809	551	792	167	1,510
2019	782	461	773	144	1,378
2020	663	419	654	128	1,201
2021	534	296	547	85	928







Section VIII

Nature and Substance of Allegations and Outcomes

Recently, the DCI added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. To date, over 13,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany each claim that is filed with the DCI. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Adverse Outcomes by Medical Category Closed Occurrences, 2004-2021 Percent			
Category	Claimants		Total Indemnity
	Claimants	With Payment	
Diagnosis	17.8%	18.1%	25.9%
Anesthesia	2.0%	1.7%	1.7%
Surgery	30.8%	29.1%	28.8%
Medication	8.4%	8.2%	5.2%
IV & Blood Products	1.5%	1.8%	1.1%
Pregnancy & childbirth	5.9%	6.5%	16.8%
Treatment	18.0%	18.4%	13.7%
Other Ethical / Legal / Patient Safety*	15.6%	16.3%	6.7%
Total	100%	100%	100.0%

*This category include events that are not directly related to a medical injury, and includes a wide variety of claims, from falls on hospital grounds, facility elopement, charges of sexual or other physical assault, breach of patient privacy, etc. It also includes the bulk of claims from incarcerated patients, whose claims usually allege deliberate denial of treatment or similar civil rights violations.

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Alleged Diagnostic Failures or Delays				
Infectious Condition				
Respiratory infections	67	35	\$328,529	7.3
Meningitis, encephalitis, other central nervous system	60	41	\$1,610,441	7.7
Digestive disorders	40	16	\$116,688	4.7
Development of septic condition during care	22	15	\$614,633	7.6
Spine / spinal cord	21	7	\$845,476	6.5
Other musculoskeletal excluding spine	17	12	\$742,500	5.4
Cardiac infection	16	7	\$526,423	8.0
Integumentary system - skin, hair, nails etc	14	4	\$340,000	4.7
Diseases of the genitourinary system	10	5	\$69,960	6.0
Diseases of the reproductive system	6	4	\$179,737	6.5
Auditory condition	4	1	\$65,000	5.8
Visual condition	3	2	\$149,000	5.3
Blood and immune disorders	3	3	\$833,333	8.3
Infection leading to condition during care	2	1	\$350,000	9.0
Development of gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection	1	1	\$1,155,850	9.0
Other or Unknown	59	25	\$405,753	5.9
Subtotal	346	180	\$705,089	6.6
Diagnostic Allegations - Noninfectious Condition				
Cardiovascular conditions				
Heart Condition	274	155	\$474,326	7.9
Stroke	198	100	\$537,595	7.1
Embolism/ thrombosis	129	76	\$383,619	7.3
Hematoma / aneurysm	76	44	\$564,622	8.1
Ischemia / vascular deficiency	9	6	\$686,167	7.0
Transient cerebral ischemic attacks and related	2	1	\$815,000	7.0
Subtotal	688	382	\$487,462	7.6
Cancer & Related				
Breast	143	63	\$451,812	7.0
Respiratory	116	59	\$386,935	8.7
Cancer - digestive tract	94	45	\$519,502	7.2
Cancer - skin	56	30	\$464,904	6.2
Cancer - reproductive organs	47	22	\$403,130	7.7

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Cancer - Unknown	40	20	\$269,306	6.5
Cancer - kidney, bladder and related	37	17	\$753,347	6.6
Cancer - Thyroid and other endocrine glands	28	13	\$336,602	6.3
Cancer - oral	24	7	\$334,286	6.9
Cancer - bone and cartilage	24	13	\$473,567	7.3
Cancer - central nervous system	17	13	\$289,285	7.5
Cancer - Hodgkins, lymphoma, and related	11	3	\$604,500	7.4
Cancer - mesothelial and soft tissue	3			6.0
Cancer - ill defined	2	2	\$62,500	7.5
Benign neoplasms	57	26	\$366,754	5.2
Subtotal	699	333	\$431,793	7.1
Traumatic Injuries				
Trauma - fracture	219	73	\$138,822	3.8
Trauma - injury to internal organs	77	38	\$368,934	7.1
Trauma - spine	53	24	\$924,035	5.8
Trauma - injury to tendons or muscle	48	13	\$191,294	5.9
Trauma - dislocation w/out fracture	7	4	\$318,750	4.6
Trauma - details unknown	5	2	\$90,000	4.4
Trauma - neurological	4	4	\$96,604	4.3
Trauma - Cuts, burns, abrasions	3	1	\$200,000	3.3
Trauma - peripheral nervous system	2			4.0
Trauma - sprains or other soft tissue injury	1			3.0
Trauma - injury to nerves	1			5.0
Subtotal	420	159	\$319,866	4.9
Nervous System Disorders				
Meningitis, encephalitis, and inflammatory conditions of central nervous system	9	3	\$1,778,333	7.0
Hydrocephalus	7	3	\$1,816,667	7.4
Epilepsy and related syndromes	4	1	\$250,000	7.5
Gullian-Barre and related syndromes	3			6.0
Nerve root and plexis disorders	1			3.0
Cerebral palsy	1	1	\$75,000	6.0
Multiple sclerosis	1			2.0
Subtotal	26	8	\$1,388,750	6.7
Musculoskeletal disorder				
Spine / spinal cord disorder	71	29	\$1,276,080	6.0
Musculoskeletal disorder order- excluding spine	33	9	\$1,382,222	4.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Subtotal	104	38	\$1,301,219	5.4
Misc.				
Digestive disorders	209	97	\$400,635	5.7
Healthy patient misdiagnosed with condition	87	37	\$377,211	3.5
Diseases of the genitourinary system	38	20	\$479,542	5.8
Diseases of the reproductive system	38	16	\$216,641	5.1
Visual condition	32	19	\$485,628	5.8
Endocrine, nutritional, and metabolic disorders	26	16	\$956,208	7.6
Blood and immune disorders	19	12	\$1,482,847	6.7
Diabetes	18	9	\$328,345	6.4
Compartment syndrome	16	11	\$405,279	5.4
Poison, exposure to toxin	10	4	\$111,000	5.5
Respiratory conditions	9	4	\$839,928	6.0
Auditory condition	3	1	\$45,000	4.7
Integumentary system - skin, hair, nails etc	2	1	\$125,000	3.5
Other	9	6	\$97,985	5.9
Subtotal	507	247	\$486,521	5.5
Total Diagnostic-Related Allegations	2,790	1,347	\$511,135	6.5
Anesthesia Related Allegations				
Intubation Problems				
Injury during intubation	173	40	\$62,363	3.1
Failure to timely / properly intubate	15	14	\$568,286	8.5
Premature extubation	10	8	\$478,468	7.8
Endotracheal tube wrongly placed	2	1	\$175,000	3.0
Subtotal	200	63	\$229,417	3.7
Administration Error				
Wrong dosage administered	11	4	\$451,979	6.5
Wrong medication administered	2	2	\$17,500	3.0
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Injection into wrong body part	1			4.0
Unknown medication error	1	1	\$2,304	3.0
Subtotal	17	8	\$316,902	11.9
Respiratory / Cardiovascular Complication				
Hypoxia	24	15	\$1,172,833	7.2
Myocardial infarction	7	4	\$379,375	6.9
Ischemia / vascular deficiency	5	4	\$504,250	6.6
Stroke	3			7.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Hematoma / aneurysm	1	1	\$300,000	9.0
Subtotal	40	24	\$892,792	7.1
Misc Anesthesia Issues				
Other inadequate anesthetization	16	11	\$389,236	7.3
Anesthetic or intra-operative awareness	14	7	\$42,861	1.3
Other negative side-effect of medications	13	3	\$306,667	4.5
Other respiratory distress	13	7	\$459,528	7.4
Allergic reaction to medication	9	4	\$296,271	4.6
Injury from equipment malfunction	3	2	\$55,000	7.0
Injury from aspiration	2	1	\$25,000	5.5
Unknown	6	2	\$65,000	7.7
Subtotal	76	37	\$77,033	5.4
Total Anesthesia-Related Allegations	333	132	\$368,060	4.6
Surgery Related Allegations				
Cardiovascular / Respiratory Complications of Surgery				
Embolism/ thrombosis	97	51	\$320,350	7.2
Ischemia / vascular deficiency	67	36	\$711,702	6.9
Myocardial infarction	64	31	\$435,183	8.0
Hypoxia	49	30	\$1,206,953	8.0
Stroke	37	14	\$327,318	6.9
Hematoma / aneurysm	35	26	\$599,532	6.7
Other respiratory distress	19	10	\$369,650	7.5
Subtotal	368	198	\$583,460	7.3
Complications With Implanted Prosthetic, Therapeutic or Other Devices				
Improper placement of prosthetic device	220	84	\$369,563	4.7
Incorrect prosthetic device, or wrong size	92	29	\$191,797	4.2
Improper placement of therapeutic device	87	37	\$317,161	5.5
Incorrect therapeutic device, or wrong size	6	2	\$338,500	4.8
Defective implant	42	9	\$484,319	4.4
Failure to introduce or remove medical implement	3	1	\$70,000	3.7
Subtotal	450	162	\$329,915	4.7
Informed Consent Issues / Unnecessary Treatment				
Treatment lacked salutary effect	388	104	\$207,648	4.3
Unnecessary surgery or procedure	157	53	\$309,014	4.5
Did not consent to procedure	19	6	\$128,333	4.1

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Failure to warn of risks of procedure	9	3	\$75,833	3.8
Subtotal	573	166	\$234,763	4.4
Surgical Trauma				
Cut, puncture, tear during surgery	1025	553	\$363,174	5.5
Other surgical injury - nerve injury	132	49	\$399,266	5.0
Injury from patient positioning	70	27	\$249,007	4.4
Other injury incidental to medical procedure	43	21	\$238,321	4.7
Other surgical injury - internal organ	41	13	\$197,323	5.0
Cut, puncture, tear during heart catheterization	38	14	\$761,174	6.3
Injury from equipment malfunction	34	13	\$141,282	5.7
Other surgical injury - central nervous system	25	14	\$1,526,613	6.8
Other surgical injury - impaired vision	17	9	\$307,222	4.9
Other surgical injury - fracture	17	5	\$69,700	3.8
Other surgical injury - peripheral nervous system	13	7	\$540,353	5.5
Cut, puncture, tear during injection	11	4	\$82,500	4.9
Other surgical injury - morphology problem / disfigurement	9	5	\$261,000	5.4
Injury from improper operation of equipment	9	5	\$170,815	5.2
Other surgical injury - non-fracture musculoskeletal injury	3			5.0
Cut, puncture, tear during endoscopic exam	2	1	\$500,000	4.5
Cut, puncture, tear during other catheterization	2	1	\$130,000	6.5
Other surgical injury - veins or arteries	1	1	\$202,000	9.0
Subtotal	1492	742	\$375,708	5.4
Surgical Infections				
Pressure ulcers during care	9	4	\$131,420	3.8
Development of gangrene or other necrotizing condition	21	7	\$371,429	5.5
Staph infection contracted during care	60	16	\$295,537	5.1
Other infection contracted during care	480	162	\$352,413	5.0
Development of septic condition during care	55	22	\$598,632	6.6
Subtotal	625	211	\$370,214	5.1
Problems With Surgical Site				
Improper closure of surgical site	85	41	\$390,114	5.2
Sutures, staples, etc improperly placed	66	36	\$567,129	5.1
Development of fistula	50	21	\$435,267	4.5
Other problem with surgical site	35	11	\$155,682	3.8
Failure in suture or ligature	4	1	\$225,000	5.3
Subtotal	240	110	\$431,722	4.8

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Misc. Surgical Issues				
Foreign body retained after surgery	342	197	\$117,102	4.0
Misplaced fracture or non-union	146	56	\$217,673	4.3
Wrong body part	134	100	\$297,082	4.3
Postoperative bleeding	126	61	\$585,021	7.0
Inappropriate handling of transplantable material	44	39	\$174,602	6.2
Failure to identify or treat compartment syndrome	32	19	\$580,137	5.9
Aborted surgery	32	14	\$49,775	3.3
Other problem in post-surgical care	30	13	\$397,692	6.5
G-tube or feeding tube improperly placed or malfunction	28	20	\$242,228	7.6
Excess blood loss during surgery or treatment	24	12	\$784,907	7.0
Injury from aspiration	20	6	\$288,011	6.5
Allergic reaction to medical materials, excluding medications	19	5	\$123,300	3.4
Failed sterilization	14	7	\$59,011	1.8
Retained body part	14	5	\$73,000	3.1
Inappropriate temperature in local application	9	7	\$105,213	4.0
Contaminated substance taken or injected	8	3	\$213,333	3.1
Accidental or unnecessary sterilization	6			5.0
Foreign body retained - during heart catheterization	4	2	\$790,000	3.5
Nonadministration of necessary care	4	2	\$205,000	5.8
Failure to stabilize prior to transfer / discharge	3	2	\$120,000	7.0
Wrong patient	3	2	\$79,500	4.3
Pathology specimen lost	2	1	\$50,000	2.0
Overdose of radiation during therapy	1			6.0
Inadvertent exposure to radiation	1			3.0
Wrong fluid used in transfusion	1	1	\$175,000	6.0
Wrong body part biopsied	1			5.0
Anesthetic or intra-operative awareness	1	1	\$150,000	1.0
Failure to timely / properly intubate	1			9.0
Insurance coverage or monetary dispute	1			1.0
Failure to ensure proper nutrition or hydration	1			5.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Other, with no allegation of medical injury	1			1.0
Unknown	434	155	\$385,413	4.9
Subtotal	1488	731	\$281,290	4.8
Total Surgical Allegations	5,237	2,321	\$352,421	5.1

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Allegation Related to Medications				
Dosage and Other Medication Errors				
Wrong medication	292	206	\$59,135	3.4
Wrong dosage	287	193	\$233,447	5.1
Allergic reaction to medication	92	42	\$157,895	4.7
Addiction or withdrawal issues	54	18	\$1,118,344	4.2
Interaction of two or more medications	52	26	\$247,932	6.5
Injury from excessive use of medication	42	20	\$238,229	5.9
Unknown (wrong dosage or wrong medication)	15	8	\$133,625	4.4
Medication administered via the wrong route	7	5	\$1,351,996	5.9
Injection into wrong body part	4	2	\$1,293,750	6.3
Agent use or selection error	1	1	\$1,200,000	9.0
Subtotal	846	521	\$205,041	4.5
Adverse Reaction to Correct Medication & Dose By Medication Type				
Other negative side-effect of medications	127	31	\$437,502	5.0
Cognitive & affective disorders	113	2	\$55,000	4.5
Anticoagulants	72	29	\$301,663	6.1
Pain management, narcotics	32	9	\$126,068	6.4
Weight loss medications	31			3.5
Antibiotics	30	13	\$360,000	4.9
Steroids	17	8	\$136,250	4.5
Heart medications	17	6	\$318,750	8.0
Pain management, non-narcotics	16	1	\$100,000	6.1
Digestive system / ulcer medications	9	3	\$312,500	5.9
Cholesterol agents	9	1	\$100,000	4.3
Chemotherapy agents	8	2	\$152,500	7.0
Diabetic medications	8	2	\$35,500	5.5
Anti-seizure medications	7	3	\$355,000	5.1
Hypertension medications	7	1	\$1,225,000	5.3
Anti-inflammatory, excluding steroids	7	1	\$156,099	5.0
Sedatives & relaxants	5	2	\$267,500	6.0
Antiparasitic agents	4	1	\$40,000	4.5
Adrenaline & related	3	2	\$525,000	5.3
Hormonal treatments	3			4.7
Immune medications	3	1	\$325,000	5.3
Antiviral agents	3	3	\$773,667	4.7
Vaccines	2			6.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
All topical applications	1			3.0
Substance abuse medications	1			9.0
Antifungal agents	1			5.0
Subtotal	536	121	\$326,186	5.2
Misc. Medication-related Allegations				
Patient accident attributed to medicine	12	3	\$9,008	4.7
Premature cessation of medications	2	1	\$100,000	3.0
Incorrect dilution of fluid	2			8.5
Unnecessary medications	2	1	\$60,331	2.0
Injury from equipment malfunction	2	1	\$1,250,000	5.0
Overdose	1	1	\$250,000	9.0
Cut, puncture, tear during injection	1			3.0
Improper placement of therapeutic device	1			6.0
Treatment lacked salutary effect	1			5.0
Wrong patient	1	1	\$25,000	3.0
Delay	1			2.0
Other failure to effectively treat	1	1	\$215,000	9.0
Injury from improper operation of equipment	1			3.0
Unknown	12	3	\$122,167	6.0
Subtotal	40	12	\$191,155	5.1
Total Medication-Related Allegations	1,422	654	\$227,200	4.8
IV & Blood Products Allegations				
IV infiltration event	150	85	\$187,855	6.1
Cut, puncture, tear during injection	34	14	\$57,573	3.5
Embolism/ thrombosis	12	6	\$815,910	4.3
Incorrect blood type	11	9	\$759,667	7.3
Other infection contracted during care	8	5	\$45,060	3.8
Staph infection contracted during care	6	3	\$678,667	5.0
Excessive amount of blood or other fluid administered	4	1	\$275,000	6.8
Contaminated substance injected	4	2	\$82,500	3.5
Injection into wrong body part	3	3	\$79,167	4.7
Foreign body retained	3	3	\$21,667	3.7
Other negative side-effect of medications	2	1	\$125,000	7.5
Inappropriate temperature in local application	2	2	\$77,500	4.5
Compartment syndrome	2			4.0
Development of septic condition during care	2			9.0
Myocardial infarction	1	1	\$75,000	5.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Wrong dosage administered	1	1	\$125,000	3.0
Wrong substance administered	1	1	\$19,500	4.0
Unknown - wrong dosage or wrong substance	1	1	\$600,000	6.0
Cut, puncture, tear	2			3.0
Foreign body retained	1	1	\$28,086	5.0
Incorrect dilution of fluid	1	1	\$54,000	4.0
Allergic reaction to medical materials, excluding medications	1			2.0
Injury from improper operation of equipment	1			3.0
Unknown	5	1	\$20,000	4.3
Total IV & Blood Product Allegations	258	141	\$231,997	5.4
Pregnancy & Childbirth				
Intrauterine hypoxia	150	97	\$1,777,838	7.5
Shoulder dystocia	112	63	\$616,309	5.8
Complications of placental disorders	60	32	\$1,423,132	9.4
Spontaneous abortion / stillbirth	53	26	\$223,472	7.8
Infections	47	23	\$1,121,596	6.3
Cut, tear, perforation	36	14	\$582,302	4.6
Retained surgical or other material	33	19	\$141,056	3.5
Ectopic pregnancy	29	10	\$140,900	4.3
Pre-term labor	25	10	\$379,952	7.1
Other birth injuries to central nervous system	24	17	\$1,090,754	7.3
Birth injury to peripheral nervous system	23	13	\$466,154	19.1
Eclampsia	20	9	\$1,951,275	7.4
Injury to fetus or mother due to procedure unrelated to pregnancy	19	6	\$321,167	7.2
Complications from disproportion	17	10	\$817,973	5.7
Intracranial laceration or hemorrhage due to birth injury	14	6	\$682,917	6.1
Cardiovascular complications of pregnancy	13	6	\$1,328,120	7.7
Other injury incidental to medical procedure	12	4	\$518,750	7.3
Fetal abnormality or damage	10	4	\$668,750	6.9
Other obstructed labor	9	6	\$168,333	6.4
Fetus / newborn affected by maternal condition unrelated to pregnancy	9	4	\$873,750	7.2
Prolonged labor	8	5	\$1,213,800	6.6
Complications w/ abortion	7	3	\$43,333	5.4
Complications of gestational diabetes	5	3	\$233,333	8.8
Complications of multiple gestation	5	1	\$300,000	7.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Other inadequate anesthetization	5	2	\$26,450	2.4
Development of gangrene or other necrotizing condition	5	2	\$1,062,500	5.8
RH Isoimmunization	4	4	\$1,611,915	6.0
Umbilical cord complications	4	2	\$1,037,500	7.0
Other obstetric trauma	4	2	\$275,000	7.0
Postpartum hemorrhage	4	2	\$475,000	7.0
Failure to stabilize prior to transfer / discharge	4	2	\$75,000	7.5
Failed induction of labor	3	3	\$2,227,575	7.0
Retained placenta and membranes	3			3.3
Other birth injuries	3	3	\$471,667	7.0
Development of fistula	3			4.3
Postoperative bleeding	3	1	\$25,000	6.7
Retained body part	3	1	\$150,000	4.3
Breach of patient confidentiality	2	2	\$6,100	1.0
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Other fetal problems	2			9.0
Deficient fetal growth rate	2	1	\$400,000	7.0
Pulmonary hemorrhage originating in the perinatal period	2	2	\$487,500	8.5
Seizure disorder of infant	2	1	\$100,000	7.0
Reaction to medication	2	1	\$50,000	9.0
Wrong dosage administered	2	1	\$150,000	2.5
Improper closure of surgical site	2	1	\$7,500	3.0
Respiratory distress of mother	2	1	\$3,500,000	5.5
Unnecessary surgery or procedure	2	1	\$150,000	9.0
Development of septic condition during care	2	1	\$450,000	9.0
Problem with surgical site	2			5.0
Failed resuscitation	2	2	\$395,000	9.0
Allegation unrelated to medical injury	1	1	\$7,500	1.0
Complications w hypertension	1			6.0
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Respiratory distress of newborn	1	1	\$300,000	9.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Neonatal Jaundice	1	1	\$3,850,000	7.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Mix-up of newborn at discharge	1			1.0
Inappropriate temperature in local application	1	1	\$10,000	3.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Improper placement of therapeutic device	1			2.0
Failure to identify or treat compartment syndrome	1			3.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Failure to timely / properly intubate	1	1	\$300,000	7.0
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0
Injury from patient positioning	1			1.0
Injury from improper operation of equipment	1	1	\$93,000	5.0
Injury from equipment malfunction	1			3.0
Other injury unrelated to medical treatment	1	1	\$16,500	3.0
Unknown	168	74	\$743,734	6.9
Total Pregnancy & Childbirth Related Allegations	1,003	517	\$923,875	6.9
Allegations Related to Non-Surgical Treatment / Procedures				
Cardiovascular / Respiratory Complications				
Myocardial infarction	44	23	\$407,406	8.1
Embolism/ thrombosis	40	19	\$549,246	6.1
Injury from aspiration	32	14	\$319,666	7.6
Stroke	29	10	\$690,500	7.0
Hematoma / aneurysm	16	8	\$369,781	7.4
Respiratory distress	16	9	\$523,611	8.1
Hypoxia	16	10	\$428,506	8.3
Ischemia / vascular deficiency	9	3	\$391,667	6.7
Subtotal	202	96	\$461,637	15.5
Allegations Related to Medical & Biological Agents (Excluding Medication)				
Overdose of radiation during therapy	81	67	\$362,791	5.8
Allergic reaction to medical materials, excluding medications	29	12	\$58,474	3.9
Wrong dosage administered	6	2	\$683,354	4.0
Dosage failure in electroshock therapy	5	3	\$543,167	4.8
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Failure of sterile precautions	4	2	\$25,500	2.8
Incorrect dilution of fluid	3	2	\$47,500	4.0
Contaminated substance taken or injected	3			5.3
Excessive amount of blood or other fluid	2	1	\$230,000	6.5
Inadvertent exposure to radiation	2	2	\$42,500	6.5
Subtotal	140	96	\$311,468	5.1
Problems With Equipment and Devices				
Injury from improper operation of equipment	33	21	\$78,515	5.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Improper placement of therapeutic device	29	15	\$144,938	4.1
Injury from equipment malfunction	19	12	\$199,417	5.9
G-tube or feeding tube improperly placed or malfunction	13	5	\$1,875,000	7.5
Improper placement of prosthetic device	10	2	\$47,500	3.3
Incorrect therapeutic device, or wrong size	5	2	\$184,250	3.4
Incorrect prosthetic device, or wrong size	4	3	\$5,866	2.8
Defective implant	1			5.0
Injury from equipment failure	1	1	\$33,500	4.0
Subtotal	115	61	\$264,024	4.9
Physical Injuries Resulting from Procedure				
Injury during physical therapy	244	115	\$138,193	3.8
Cut, puncture, tear during injection	157	76	\$254,528	4.3
Cut, puncture, tear during endoscopic exam	120	43	\$278,390	5.0
Cut, puncture, tear during venous catheterization	67	24	\$185,024	4.4
Cut, puncture, tear during other medical procedure	88	50	\$68,732	3.5
Other injury incidental to medical procedure	57	27	\$46,999	3.5
Inappropriate temperature in local application	29	24	\$29,469	3.5
Injury from patient positioning	13	1	\$150,000	3.7
Extravasation from injection	6	4	\$63,802	3.0
Injury during intubation	6	3	\$94,333	3.5
Subtotal	787	367	\$157,354	4.1
Infections and Related				
Pressure ulcers during care	422	263	\$214,178	7.1
Other infection contracted during care	217	86	\$249,928	6.3
Development of septic condition during care	54	27	\$498,225	7.9
Development of gangrene or other necrotizing condition	24	10	\$311,065	5.8
Staph infection contracted during care	20	3	\$20,083	3.8
Subtotal	737	389	\$242,791	6.8
Retention of Foreign Object				
During other medical procedure	18	9	\$74,151	3.0
During injection	4			2.8
During endoscopic examination	1	1	\$35,000	3.0
During venous catheterization	1			3.0
Subtotal	24	10	\$70,236	3.0
Delays and Other Omissions				

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Nonadministration of necessary care or other omission	191	85	\$296,745	6.4
Failure to stabilize prior to transfer / discharge	37	18	\$364,560	7.5
Failure to timely / properly intubate	37	25	\$519,520	8.5
Delay in Emergency Department	31	15	\$575,461	6.3
Other failure to effectively treat	30	13	\$161,236	6.5
Failure to ensure proper nutrition or hydration	25	11	\$568,152	7.6
Other Delay	18	8	\$315,227	6.7
Failure in follow-up care	15	4	\$356,250	6.2
Failure to monitor	13	8	\$398,688	7.9
Failure to make timely or appropriate referral	12	6	\$299,167	6.0
Delay in scheduling surgery	11	6	\$306,601	8.4
Delay in transport	9	4	\$402,069	7.3
Nonadministration of necessary drug or other substance	6	2	\$162,500	7.7
Failure to communicate with patient	5	2	\$193,750	7.6
Physician delay or failure to respond to call	3	2	\$154,250	9.0
Failure to consult lab results	3	2	\$255,000	2.7
Subtotal	446	211	\$358,584	6.9
Misc.				
Treatment lacked salutary effect	157	60	\$479,683	5.8
Misplaced fracture or non-union	62	26	\$117,037	4.1
Unnecessary surgery or procedure	22	9	\$124,056	3.9
Failed resuscitation	16	9	\$518,778	8.8
Allegation without mention of medical injury	10	4	\$22,063	2.3
Did not consent to procedure	9	3	\$6,667	2.1
Failure to identify or treat compartment syndrome	9	7	\$191,729	5.0
Injection into wrong body part	8	4	\$227,500	5.8
Sutures, staples, etc improperly placed	8	2	\$3,750	3.1
Pathology specimen lost	5	4	\$30,625	2.0
Procedure performed on wrong body part	5	3	\$678,333	3.6
Procedure performed on wrong patient	5	4	\$85,000	4.2
Inappropriate handling of transplantable material	4	1	\$20,000	1.0
Aborted surgery	4	1	\$12,500	3.0
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Other problem with site of procedure	3			2.5
Failure to warn of risks of procedure	2			2.5
Failed sterilization	2			1.5

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Improper phone or other remote instructions	2	2	\$150,000	6.0
Deficient monitoring of patient status	2	2	\$253,449	5.0
Premature extubation	2	1	\$175,000	6.5
Addiction or withdrawal issues	1	1	\$60,000	9.0
Staph infection contracted during care	1			9.0
Other infection contracted during care	1	1	\$140,000	5.0
Development of fistula	1	1	\$123,000	6.0
Internal bleeding from procedure	1	1	\$225,000	6.0
Unknown	265	93	\$293,621	5.2
Subtotal	610	241	\$296,589	5.1
Total Non-Surgical Treatment Allegations	3,061	1,471	\$265,370	5.6
Patient Safety / Legal / Ethical Issues				
Fall while under care or on premises	1,162	724	\$136,588	5.5
Civil rights originating among incarcerated population	421	36	\$300,818	3.2
Injury during transporting or repositioning	187	127	\$108,772	4.2
Other injury unrelated to medical treatment	137	99	\$120,574	5.1
Other legal or ethical misconduct	117	38	\$113,033	1.3
Breach of patient confidentiality	112	58	\$68,919	1.1
All acts of self-harm	86	44	\$274,751	8.4
Sexual misconduct	82	42	\$182,770	1.2
Harmed by 3rd party	60	34	\$95,437	4.2
False imprisonment	32	6	\$17,821	1.2
Patient assaulted	32	17	\$136,000	2.6
Refusal to treat / indifference	29	5	\$265,100	3.4
Failure to warn of health hazard	28	2	\$8,750	5.7
Not applicable, no allegation of medical injury	21	6	\$140,689	1.3
Breach of specific regulation	21	6	\$255,825	1.7
Injury from aspiration	17	9	\$481,111	8.2
Insurance coverage or monetary dispute	16	2	\$224,116	1.2
Elopement from facility	16	13	\$369,089	6.2
Patient harmed third party	7	2	\$1,260,000	3.8
Injury while restraining patient	7	3	\$103,352	4.1
Did not consent to procedure	7	4	\$61,875	1.6
Patient abandonment	6	1	\$153,255	2.8
Abuse / neglect	6	2	\$181,250	6.3
Choking, other respiratory distress	5	4	\$359,583	9.0
Wrongful life / birth	4	2	\$55,000	1.0

Nature of Allegations, 2005-2021				
Nature of Allegation	Claimants	Claimant Receiving Payment	Average Payment	Average Injury Severity (Scale of 1-9)
Religious issues	4	3	\$46,500	2.0
Other injury unrelated to medical procedure	4	1	\$18,000	4.0
Failure to ensure proper nutrition or hydration	3	1	\$2,500	7.3
EMTALA violation	3	2	\$16,000	2.3
Unknown	37	6	\$125,314	3.3
Total Patient Safety / Legal / Ethical Allegations	2,632	1,293	\$146,130	4.3

Outcomes of Alleged Error	Claimants	Claimants with Payment		Average Injury Severity (1 - 9)
		Average Payment		
Minor Injuries				
Emotional distress	694	240	\$110,625	1.2
Physical pain, little loss of function	242	89	\$42,175	2.5
Subtotal	936	329	\$92,108	1.5
Tissue and Musculoskeletal Injuries				
Skin - burns, lacerations, etc	628	342	\$67,930	3.3
Soft tissue injury	51	22	\$75,124	3.3
Fracture from error	662	387	\$88,013	3.5
Skeletal problem from error	342	126	\$79,637	3.3
Fracture complicated by error	257	84	\$98,743	4.1
Skeletal problem complicated by error	304	72	\$184,024	3.7
Partial loss of function of limb	65	34	\$322,382	5.2
Full loss of function of limb	26	16	\$397,844	5.8
Amputation of fingers/toes	79	37	\$138,206	5.1
Amputation of hands/feet	36	14	\$511,372	5.8
Amputation of one limb	180	100	\$543,694	6.1
Amputation of two or more limbs	13	7	\$559,769	7.1
Amputation of other body part	206	97	\$447,946	7.1
Disfigurement / cosmetic	49	21	\$149,377	4.0
Other morphology problem	467	173	\$187,275	4.4
Subtotal	3,365	1,532	\$168,014	4.1
Neurological / Nervous System Impairment				
Other nervous system impairment	7	3	\$241,667	4.7
Cut, perforation, or tear of nerve	42	22	\$266,625	5.3
Other damage to nerve	755	331	\$311,896	5.6
ERBS palsy	27	15	\$489,500	6.0
Cauda equine syndrome	17	10	\$620,752	6.0
Brachial plexus disorders	86	50	\$502,722	5.7
Cerebral palsy	69	52	\$2,054,959	7.6
Monoplegia - lower limb	3	1	\$30,000	6.0
Hemiplegia	22	11	\$1,218,182	6.8
Paraplegia	129	81	\$1,430,189	7.0
Quadriplegia	50	36	\$2,038,458	8.0
other cognitive or neurological deficit	613	337	\$1,264,334	6.3
Subtotal	1,820	949	\$931,626	6.1
Cardiovascular Related				
Damage to veins or arteries	23	9	\$134,465	4.3
Internal bleeding	168	60	\$321,293	4.1
Embolism/thrombosis	67	22	\$129,159	4.0

Outcomes of Alleged Error	Claimants	Claimants with Payment	Average Payment	Average Injury Severity (1 - 9)
Ruptured aneurism	4	1	\$1,375	5.3
Stroke	156	83	\$733,783	6.1
Myocardial infarction	68	27	\$315,697	4.8
Other ischemic or anoxic event	2	1	\$5,000	4.5
Subtotal	488	203	\$456,963	4.8
Contraction of Progression of Various Conditions				
Contraction - staph infection	62	14	\$59,703	3.6
Progression- staph infection	11	4	\$62,750	3.8
Contraction - meningitis	15	5	\$826,000	4.9
Progression - meningitis	15	10	\$3,707,800	6.1
Contraction - encephalitis	1			4.0
Progression - encephalitis	3	1	\$1,025,000	6.7
Contraction - peritonitis	18	11	\$369,136	4.6
Contraction - hepatitis	5	1	\$50,000	4.4
Progression - hepatitis	11			2.0
Progression - cancer	420	199	\$421,343	6.1
Contraction - sepsis	74	39	\$606,646	8.5
Progression - sepsis	6	5	\$324,899	4.8
Contraction - gangrene / necrotizing condition	36	20	\$304,509	4.8
Progression - gangrene / necrotizing condition	1			4.0
Contraction - other infection	585	215	\$206,957	4.4
Progression - other infection	88	21	\$153,592	3.4
Progression - non-infectious condition	95	28	\$239,178	3.3
Subtotal	1,446	573	\$378,830	4.9
Damage to Internal Organs				
Cut, perforation, tear to internal organ	588	259	\$341,131	4.3
Leakage from internal organ	48	26	\$169,781	4.0
Temp - partial loss of organ	91	27	\$115,897	3.5
Temp - full loss of organ	21	9	\$203,611	4.0
Perm - partial loss of organ	301	100	\$721,098	5.3
Perm - full loss of organ	32	21	\$676,994	9.2
Subtotal	1,081	442	\$416,416	4.6
Partial - loss of vision	195	81	\$249,701	5.3
Full - loss of vision	49	27	\$790,764	6.7
Partial - loss of hearing	40	17	\$213,735	4.9
Full - loss of hearing	2	2	\$1,037,500	6.0
Subtotal	286	127	\$372,323	5.5
Nutritional Issues				
Malnutrition / dehydration	5	3	\$31,467	3.6

Outcomes of Alleged Error	Claimants	Claimants with Payment		Average Injury Severity (1 - 9)
		Average Payment	3	
Subtotal	5		\$31,467	3.6
Other / Misc.				
Partial loss of mobility	8	2	\$187,500	5.1
Respiratory distress	80	36	\$183,951	3.8
Accidental / unnecessary sterilization	14	3	\$236,250	5.5
Coma	11	5	\$930,000	5.7
Injury primarily psychological	16	7	\$103,450	2.1
Legal or ethical issue	7	3	\$13,833	2.1
Unnecessary surgery - no complications	90	30	\$193,192	3.9
Unnecessary surgery - complications	15	3	\$216,667	4.1
Additional surgery necessary	962	435	\$158,709	4.3
Wrong site surgery	2	1	\$1,000,000	5.0
Unknown	2,206	813	\$172,250	3.3
Subtotal	3,411	1,338	\$171,633	3.6
Death	3,810	2,210	\$316,939	9.0

Section IX

Premium and Loss Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all licensed medical malpractice writers in Missouri (i.e. excluding excess and surplus lines carriers). The data were derived from the Missouri Supplement to the Annual Statement. Data are presented for five market segments:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data presented in this exhibit is independent from the claim data used in the preceding tables.

Total Medical Malpractice, Premium & Losses, 2021					
Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Missouri Hospital Plan	\$36,442,975	27.7%	\$34,523,404	\$15,265,781	44.2%
Medical Protective Company	\$17,496,729	13.3%	\$19,750,704	\$4,633,463	23.5%
Medical Liability Alliance	\$16,354,550	12.4%	\$14,696,137	\$9,960,600	67.8%
Norcal Insurance Company	\$10,165,476	7.7%	\$10,906,120	\$16,610,429	152.3%
Proassurance Indemnity Company Inc	\$8,487,141	6.4%	\$8,607,416	\$10,324,794	120.0%
Doctors Company An Interins Exchange	\$7,182,414	5.5%	\$6,976,097	-\$3,373,959	-48.4%
Mmic Insurance Inc	\$5,451,718	4.1%	\$4,828,463	\$5,466,951	113.2%
Keystone Mutual Insurance Company	\$3,609,751	2.7%	\$3,320,137	\$1,252,066	37.7%
Missouri Doctors Mutual Insurance Company	\$3,090,884	2.3%	\$3,211,773	\$798,303	24.9%
American Casualty Company Of Reading	\$2,933,497	2.2%	\$2,815,728	\$1,647,854	58.5%
Ismie Mutual Insurance Company	\$2,609,497	2.0%	\$2,530,869	\$1,320,498	52.2%
Health Care Indemnity Inc	\$1,859,836	1.4%	\$1,859,836	\$774,245	41.6%
Ncmic Insurance Company	\$1,692,609	1.3%	\$1,662,787	\$722,752	43.5%
Preferred Physicians Medical Risk Retention	\$1,643,970	1.2%	\$1,640,865	-\$1,035,551	-63.1%
Physicians Insurance Mutual	\$1,527,670	1.2%	\$1,447,008	\$14,500	1.0%
Mag Mutual Insurance Company	\$1,478,684	1.1%	\$1,505,613	\$412,132	27.4%
Professional Solutions Insurance Company	\$1,222,118	0.9%	\$1,129,472	\$1,793,844	158.8%
Liberty Insurance Underwriters Inc	\$934,086	0.7%	\$933,629	-\$276,840	-29.7%
Pharmacists Mutual Insurance Company	\$926,184	0.7%	\$977,695	\$255,760	26.2%
Proselect Insurance Company	\$848,865	0.6%	\$449,687	\$267,581	59.5%
Doctors Direct Insurance Inc	\$634,969	0.5%	\$591,190	\$239,777	40.6%
Fair American Insurance And Reinsurance	\$610,901	0.5%	\$607,178	-\$19,688	-3.2%
Ace American Insurance Company	\$597,270	0.5%	\$575,107	-\$148,808	-25.9%
Church Mutual Insurance Company S.I.	\$536,124	0.4%	\$612,292	\$847,290	138.4%
Kansas Medical Mutual Insurance Company	\$504,274	0.4%	\$522,399	\$315,435	60.4%
Kammco Casualty Company Inc	\$473,176	0.4%	\$511,709	\$1,064,659	208.1%
Proassurance Insurance Company Of America	\$388,437	0.3%	\$374,660	\$191,171	51.0%
Cincinnati Insurance Company The	\$312,871	0.2%	\$353,110	\$951,957	269.6%
Allied World Insurance Company	\$287,369	0.2%	\$301,792	-\$16,455	-5.5%
Aspen American Insurance Company	\$228,276	0.2%	\$235,238	-\$7,985	-3.4%
Preferred Professional Insurance Company	\$220,742	0.2%	\$1,117,366	\$267,076	23.9%
Great Divide Insurance Company	\$176,744	0.1%	\$171,823	-\$24,340	-14.2%
Continental Insurance Company The	\$167,798	0.1%	\$268,275	\$125,757	46.9%
Medical Mutual Insurance Company Of North	\$123,244	0.1%	\$59,367	\$26,674	44.9%
Berkshire Hathaway Specialty Insurance	\$86,805	0.1%	\$73,105	\$23,902	32.7%
National Union Fire Insurance Company Of	\$69,517	0.1%	\$71,258	-\$1,885	-2.6%
Continental Casualty Company	\$66,674	0.1%	\$66,674	\$62,000	93.0%
American Home Assurance Company	\$64,635	0.0%	\$64,025	\$22,597	35.3%
Fortress Insurance Company	\$58,236	0.0%	\$60,697	\$104,606	172.3%
Medmal Direct Insurance Company	\$46,596	0.0%	\$47,951	-\$7,466	-15.6%

Total Medical Malpractice, Premium & Losses, 2021					
Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
Cincinnati Casualty Company The	\$46,067	0.0%	\$41,277	\$17,531	42.5%
State Farm Fire And Casualty Company	\$33,835	0.0%	\$34,058	\$721	2.1%
Beazley Insurance Company Inc	\$17,604	0.0%	\$17,697	\$1,532	8.7%
Hartford Fire Insurance Company	\$9,809	0.0%	\$5,150	\$0	0.0%
Cincinnati Indemnity Company Inc	\$9,702	0.0%	\$11,125	-\$653	-5.9%
General Insurance Company Of America	\$9,226	0.0%	\$7,279	\$7,591	104.3%
Campmed Casualty & Indemnity Company Inc	\$8,847	0.0%	\$10,377	-\$1,327	-12.8%
State Volunteer Mutual Insurance Company	\$7,415	0.0%	\$482	\$257	53.3%
Hudson Insurance Company	\$5,968	0.0%	\$6,745	\$2,609	38.7%

Physicians & Surgeons Malpractice, 2021

Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Medical Liability Alliance	\$15,310,361	20.5%	\$13,597,566	\$8,825,132	64.9%
Medical Protective Company	\$13,014,092	17.4%	\$15,463,394	\$4,542,714	29.4%
Norcal Insurance Company	\$10,165,476	13.6%	\$10,906,120	\$16,610,429	152.3%
Proassurance Indemnity Company Inc	\$7,724,583	10.3%	\$7,902,916	\$9,479,731	120.0%
Doctors Company An Interins Exchange	\$7,182,414	9.6%	\$6,976,097	-\$3,373,959	-48.4%
Keystone Mutual Insurance Company	\$3,609,751	4.8%	\$3,320,137	\$1,252,066	37.7%
Mmic Insurance Inc	\$3,493,794	4.7%	\$3,201,318	\$4,464,168	139.4%
Missouri Doctors Mutual Insurance Company	\$3,090,884	4.1%	\$3,211,773	\$798,303	24.9%
Ismie Mutual Insurance Company	\$2,609,497	3.5%	\$2,530,869	\$1,320,498	52.2%
Preferred Physicians Medical Risk Retention	\$1,643,970	2.2%	\$1,640,865	-\$1,035,551	-63.1%
Mag Mutual Insurance Company	\$1,478,684	2.0%	\$1,505,613	\$412,132	27.4%
Professional Solutions Insurance Company	\$1,075,579	1.4%	\$975,341	\$1,507,889	154.6%
Liberty Insurance Underwriters Inc	\$934,086	1.3%	\$933,629	-\$276,840	-29.7%
Proselect Insurance Company	\$782,892	1.0%	\$417,636	\$248,017	59.4%
Doctors Direct Insurance Inc	\$634,969	0.8%	\$591,190	\$239,777	40.6%
Fair American Insurance And Reinsurance	\$610,901	0.8%	\$607,178	-\$19,688	-3.2%
Kansas Medical Mutual Insurance Company	\$470,599	0.6%	\$484,234	\$315,435	65.1%
Allied World Insurance Company	\$287,369	0.4%	\$301,792	-\$16,455	-5.5%
Aspen American Insurance Company	\$228,276	0.3%	\$235,238	-\$7,985	-3.4%
Medical Mutual Insurance Company Of North	\$123,244	0.2%	\$59,367	\$26,674	44.9%
Continental Insurance Company The	\$89,548	0.1%	\$93,014	\$72,784	78.3%
American Home Assurance Company	\$64,635	0.1%	\$64,025	\$22,597	35.3%
Medmal Direct Insurance Company	\$46,596	0.1%	\$47,951	-\$7,466	-15.6%
Beazley Insurance Company Inc	\$17,604	0.0%	\$17,697	\$1,532	8.7%
Campmed Casualty & Indemnity Company Inc	\$8,100	0.0%	\$9,630	-\$1,327	-13.8%
State Volunteer Mutual Insurance Company	\$7,415	0.0%	\$482	\$257	53.3%
Cincinnati Insurance Company The	\$6,691	0.0%	\$7,385	\$0	0.0%
General Insurance Company Of America	\$6,657	0.0%	\$4,383	\$4,571	104.3%
Preferred Professional Insurance Company	-\$2,259	0.0%	\$908,531	\$183,356	20.2%

Malpractice for Hospitals, 2021					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Missouri Hospital Plan	\$36,442,975	86.3%	\$34,523,404	\$15,265,781	44.2%
Mmic Insurance Inc	\$1,957,924	4.6%	\$1,627,145	\$1,002,783	61.6%
Health Care Indemnity Inc	\$1,857,599	4.4%	\$1,857,599	\$772,455	41.6%
Physicians Insurance Mutual	\$1,527,670	3.6%	\$1,447,008	\$14,500	1.0%
Medical Liability Alliance	\$255,183	0.6%	\$385,453	\$755,445	196.0%
Continental Casualty Company	\$66,674	0.2%	\$66,674	\$62,000	93.0%
Ace American Insurance Company	\$54,091	0.1%	\$32,325	-\$29,376	-90.9%
Proassurance Indemnity Company Inc	\$53,369	0.1%	\$53,394	-\$135,953	-

Dentists, 2021					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Medical Protective Company	\$3,082,381	80.8%	\$3,020,583	\$90,749	3.0%
Proassurance Indemnity Company Inc	\$231,642	6.1%	\$232,371	\$905,644	389.7%
Professional Solutions Insurance Company	\$146,539	3.8%	\$154,131	\$285,955	185.5%
American Casualty Company Of Reading	\$138,946	3.6%	\$131,650	\$198,196	150.5%
Cincinnati Insurance Company The	\$106,906	2.8%	\$107,882	\$312,202	289.4%
Fortress Insurance Company	\$58,236	1.5%	\$60,697	\$104,606	172.3%
Cincinnati Casualty Company The	\$32,415	0.9%	\$30,968	\$0	0.0%
Cincinnati Indemnity Company Inc	\$6,136	0.2%	\$6,949	\$0	0.0%
Pharmacists Mutual Insurance Company	\$5,573	0.1%	\$5,407	-\$180	-3.3%
State Farm Fire And Casualty Company	\$4,108	0.1%	\$4,096	\$721	17.6%

Nurses, 2021					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Medical Protective Company	\$1,400,256	43.0%	\$1,266,727	\$0	0.0%
American Casualty Company Of Reading, PA	\$1,223,973	37.6%	\$1,153,630	\$535,001	46.4%
Proassurance Indemnity Company Inc	\$477,547	14.7%	\$418,735	\$75,372	18.0%
Proselect Insurance Company	\$65,973	2.0%	\$32,051	\$19,564	61.0%
Cincinnati Insurance Company The	\$50,401	1.5%	\$58,925	\$15,000	25.5%
State Farm Fire And Casualty Company	\$29,727	0.9%	\$29,962	\$0	0.0%
Hudson Insurance Company	\$5,968	0.2%	\$6,745	\$2,609	38.7%
Cincinnati Indemnity Company Inc	\$572	0.0%	\$574	\$0	0.0%

All Other Providers, 2021					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Ncmic Insurance Company	\$1,692,609	21.8%	\$1,662,787	\$722,752	43.5%
American Casualty Company Of Reading	\$1,570,578	20.2%	\$1,530,448	\$914,657	59.8%
Pharmacists Mutual Insurance Company	\$920,611	11.9%	\$972,288	\$255,940	26.3%
Medical Liability Alliance	\$789,006	10.2%	\$713,118	\$380,023	53.3%
Ace American Insurance Company	\$543,179	7.0%	\$542,782	-\$119,432	-22.0%
Church Mutual Insurance Company S.I.	\$536,124	6.9%	\$612,292	\$847,290	138.4%
Kammco Casualty Company Inc	\$473,176	6.1%	\$511,709	\$1,064,659	208.1%
Proassurance Insurance Company Of	\$388,437	5.0%	\$374,660	\$191,171	51.0%
Preferred Professional Insurance Company	\$223,001	2.9%	\$208,835	\$83,720	40.1%
Great Divide Insurance Company	\$176,744	2.3%	\$171,823	-\$24,340	-14.2%
Cincinnati Insurance Company The	\$148,873	1.9%	\$178,918	\$624,755	349.2%
Berkshire Hathaway Specialty Insurance	\$86,805	1.1%	\$73,105	\$23,902	32.7%
Continental Insurance Company The	\$78,250	1.0%	\$175,261	\$52,973	30.2%
National Union Fire Insurance	\$69,517	0.9%	\$71,258	-\$1,885	-2.6%
Kansas Medical Mutual Insurance Company	\$33,675	0.4%	\$38,165	\$0	0.0%
Cincinnati Casualty Company The	\$13,652	0.2%	\$10,309	\$17,531	170.1%
Hartford Fire Insurance Company	\$9,809	0.1%	\$5,150	\$0	0.0%
Cincinnati Indemnity Company Inc	\$2,994	0.0%	\$3,602	-\$653	-18.1%
General Insurance Company Of America	\$2,569	0.0%	\$2,896	\$3,020	104.3%
Health Care Indemnity Inc	\$2,237	0.0%	\$2,237	\$1,790	80.0%
Campmed Casualty & Indemnity Company	\$747	0.0%	\$747	\$0	0.0%

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